





609621

ACCOUNTS AND PAPERS:

SIXTY-THREE VOLUMES.

—(36.)—

TRADE, &c.—(*continued*).

LIFE ASSURANCE COMPANIES;
CONTAGIOUS DISEASES (ANIMALS) (IRELAND);
SLAVE TRADE.

Session

31 January 1893 — 5 March 1894.

VOL. LXXXV.

1893-94.

ACCOUNTS AND PAPERS:

1893-94.

SIXTY-THREE VOLUMES:—CONTENTS OF THE THIRTY-SIXTH VOLUME.

N.B.—*THE* Figures at the beginning of the line, correspond with the N^o at the foot of each Paper; and the Figures at the end of the line, refer to the MS. Paging of the Volumes arranged for *The House of Commons*.

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LIFE ASSURANCE COMPANIES.

STATEMENTS OF ACCOUNT

AND OF

LIFE ASSURANCE AND ANNUITY BUSINESS,

AND

ABSTRACTS OF ACTUARIAL REPORTS

DEPOSITED WITH THE BOARD OF TRADE,

UNDER

“THE LIFE ASSURANCE COMPANIES ACT, 1870,”

During the Year ended 31st December 1892.

(PRESENTED PURSUANT TO ACT OF PARLIAMENT.)

Ordered, by The House of Commons, to be Printed,
17 March 1893.

LONDON:

PRINTED FOR HER MAJESTY'S STATIONERY OFFICE,
BY EYRE AND SPOTTISWOODE,
PRINTERS TO THE QUEEN'S MOST EXCELLENT MAJESTY.

And to be purchased, either directly or through any Bookseller, from
EYRE AND SPOTTISWOODE, EAST HARDING STREET, FLEET STREET, E.C.,
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LIFE ASSURANCE COMPANIES.

STATEMENTS of ACCOUNT and of LIFE ASSURANCE and ANNUITY BUSINESS,
ABSTRACTS of ACTUARIAL REPORTS deposited with the Board of Trade, under "The
Life Assurance Companies Act, 1870," during the Year 1892.

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Mutual Reserve Fund Association of New York - - -	240	31 Dec. - 1891	—
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National Life - - - - -	190	31 Dec. - 1891	1890
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National Provident - - - - -	25	20 Nov. - 1891	1888
New York - - - - -	61	31 Dec. - 1891	1890
North British and Mercantile - - - - -	41	31 Dec. - 1891	1891
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Patriotic - - - - - (5 months)	99	31 Dec. - 1891	1889
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Phénix - - - - -	229	31 Dec. - 1891	—
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Provident - - - - -	1	31 Dec. - 1891	1888
Provident Clerks' - - - - -	26	31 Dec. - 1891	1888
Provident Free Home (Limited) (formerly Provident Assurance, Limited).	12	31 Dec. - 1891	—
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Queen - - - - - (6 months)	169	30 June - 1891	1889
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Scottish Equitable - - - - -	76	1 Mar. - 1892	1888
Scottish Imperial - - - - -	125	31 Dec. - 1891	1891
Scottish Life (Limited) - - - - -	153	31 May - 1892	1891
Scottish Metropolitan - - - - -	142	31 Dec. - 1891	1889
Scottish Provident - - - - -	11	31 Dec. - 1891	1888
Scottish Temperance (Limited) - - - - -	14	31 Dec. - 1891	1888
Scottish Union and National - - - - -	43	31 Dec. - 1891	1890
Scottish Widows' Fund - - - - -	27	31 Dec. - 1891	1888
Standard - - - - -	29	14 Nov. - 1891	1891
Star - - - - -	15	31 Dec. - 1891	1889
Sun Life - - - - - (6 months)	193	31 Dec. - 1891	31 Dec. - 1891
Sun Life of India (Limited) - - - - - (7 months)	156	31 Dec. - 1891	—
Union - - - - -	21	31 Dec. - 1891	1888
United Kent Life (Limited) - - - - -	219	25 Mar. - 1892	25 Mar. - 1892
United Kingdom Temperance and General Provident -	66	31 Dec. - 1891	1891
Universal - - - - -	46	31 Dec. - 1891	31 Dec. - 1891
Universal Insurance (Limited) (with Correspondence)	249	31 Dec. - 1891	—
University - - - - -	68	30 April - 1892	1890
Victoria Mutual (Limited) - - - - -	88	31 Dec. - 1891	31 Dec. - 1891
Wesleyan and General - - - - -	33	31 Dec. - 1891	1889
Westminster and General - - - - -	103	31 Dec. - 1891	31 Dec. - 1891
West of England - - - - -	17	31 Dec. - 1891	1888
Whittington - - - - -	191	31 Dec. - 1891	1891
Yorkshire - - - - -	87	29 Feb. - 1892	1890
Yorkshire Provident (Limited) - - - - -	—	- Not yet due -	1891

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LIFE ASSURANCE COMPANIES.

STATEMENTS of ACCOUNT and of LIFE ASSURANCE and ANNUITY BUSINESS, and ABSTRACTS of ACTUARIAL REPORTS deposited with the Board of Trade in pursuance of "The Life Assurance Companies Act, 1870," during the Year 1892.

PROVIDENT LIFE OFFICE.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Provident Life Office, for the Year ending 31st December 1891.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year - - - - -	2,690,809	7	8	Claims under Policies - - - - -	214,991	7	10
Premiums, less Re-assurances - - - - -	222,209	18	3	Surrenders : Policies - - - - -	20,036	8	2
Interest and Dividends - - - - -	103,142	19	3	Bonuses - - - - -	504	9	-
				Commission - - - - -	10,974	5	6
				Expenses of Management - - - - -	22,749	12	5
				Dividends to Shareholders - - - - -	2,307	10	-
				Income Tax - - - - -	2,934	10	6
				Amount of Funds at the end of the Year, as per Second Schedule - - - - -	2,741,664	1	9
£.	3,016,162	5	2	£.	3,016,162	5	2

BALANCE SHEET

Of the Provident Life Office, on the 31st December 1891.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up - - - - -	47,552	17	8	Mortgages on Property within the United Kingdom - - - - -	1,253,813	4	8
Assurance Fund - - - - -	2,606,345	4	8	Loans on the Company's Policies - - - - -	218,276	1	5
Investments Suspense Fund - - - - -	85,000	-	-	Investments : British Government Securities - - - - -	24,747	11	-
Balance of Interest on Shareholders' Capital - - - - -	2,765	19	5	Colonial Government Securities - - - - -	151,015	14	4
Total Funds, as per First Schedule - - - - -	2,741,664	1	9	Foreign Government Securities - - - - -	38,970	10	4
Claims admitted and announced but not Paid - - - - -	57,927	7	11	Colonial Municipal Securities - - - - -	58,370	-	-
Outstanding Dividends, and Bonuses to Shareholders - - - - -	292	4	-	City of Rome 4 per Cent. Bonds - - - - -	6,583	12	4
				Railway and other Debentures and Debenture Stocks - - - - -	232,996	6	6
				Railway Preference and Guaranteed Stocks - - - - -	27,385	19	3
				Indian Railway Guaranteed Stocks - - - - -	130,876	10	1
				H. H. the Nizam's State Railway 5 per Cent. Stock - - - - -	5,674	-	-
				Canadian Railway Debentures and 1st Mortgage Bonds - - - - -	32,472	3	8
				American Railway 1st Mortgage Bonds - - - - -	78,995	19	10
				Commercial and Industrial Companies Preference Stocks - - - - -	24,561	16	7
				House Property - - - - -	239,538	11	4
				Deposits with Colonial Banks - - - - -	115,000	-	-
£.	2,799,883	13	8	Loans upon Personal Security with Provident Life Office Policies - - - - -	14,213	18	10
				Agents' Balances - - - - -	574	12	10
				Outstanding Premiums, including unpaid Instalments of Half-yearly Premiums - - - - -	73,164	18	9
				Outstanding Interest, including 27,926 <i>l.</i> 5 <i>s.</i> 7 <i>d.</i> accrued but not due - - - - -	50,497	4	4
				Cash on Current Accounts at Bankers - - - - -	22,174	17	7
				£.	2,799,883	13	8

R. Mackenzie, Chairman.
 Kinnaird,
 Fred. Abernethy Burrows, } Directors.
 S. A. Beaumont, Managing Director.
 Charles Stevens, Actuary and Secretary.

12 February 1892.

LONDON ASSURANCE CORPORATION.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the London Assurance Corporation, for the Year ending 31st December 1891.

LIFE ASSURANCE ACCOUNT.—NON-PARTICIPATING SERIES.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at this date (31st December 1890) - - - -	707,178	8	1	Claims under Life Policies, after deduction of Sums re-assured - - - - -	49,022	3	-
Premiums, after deduction of Re-assurance Premiums and Returns - - - -	45,236	-	4	Surrenders - - - - -	3,549	15	11
	£.	s.	d.	Annuities - - - - -	4,596	11	5
Interest and Dividends - - 31,066	2	8		Commission - - - - -	1,277	3	7
Less Income Tax - - - 772	6	-		Expenses of Management (apportioned) - -	3,696	17	8
	30,293	16	8	Abatement of Premiums - - - - -	7,987	9	2
Profit on Securities - - - - -	271	4	6	Portion of Profits appropriated to Shareholders carried to Profit and Loss Account - 13,000	-	-	-
Fees - - - - -	63	10	-	Less Expenses of Management, as above - - - - -	3,696	17	8
					9,303	2	4
	£.	733,042	19	Amount of Life Assurance Fund at this date (31st December 1891), as per Balance Sheet	703,609	16	6
		7			£.	783,042	19
						7	

LIFE ASSURANCE ACCOUNT.—PARTICIPATING SERIES.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at this date (31st December 1890) - - - -	1,848,340	17	11	Claims under Life Policies, after deduction of Sums re-assured - - - - -	104,024	18	6
Premiums after deduction of Re-assurance Premiums and Returns - - - -	100,102	8	-	Surrenders - - - - -	7,274	17	8
	£.	s.	d.	Commission - - - - -	3,821	16	4
Interest and Dividends - - 55,510	13	11		Expenses of Management (apportioned) -	8,180	15	10
Less Income Tax - - - 1,372	1	3		Bonus taken in abatement of Premiums -	669	2	-
	54,138	12	8	Bonus paid in Cash - - - - -	57,001	15	-
Profit on Securities - - - - -	1,882	14	5	Portion of Profits appropriated to Shareholders carried to Profit and Loss Account - 15,544	-	-	-
				Less Expenses of Management, as above - - - - -	8,180	15	10
					7,363	4	2
	£.	1,504,464	13	Amount of Life Assurance Fund at this date (31st December 1891), as per Balance Sheet	1,316,128	3	6
		-			£.	1,504,464	13
						-	

FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fire Insurance Fund at this date (31st December 1890) - - - -	565,493	3	3	Losses, after deduction of Re-assurances and Salvages - - - - -	274,333	18	1
Premiums, after deduction of Re-assurances and Returns - - - - -	454,918	3	3	Expenses of Management (apportioned) -	72,474	5	11
	£.	s.	d.	Commission - - - - -	80,902	5	1
Interest and Dividends - - 18,202	16	6		Bad Debts - - - - -	5	18	5
Less Income Tax - - - 312	12	6		Profit carried to Profit and Loss Account -	42,000	-	-
	17,890	4	-	Amount of Fire Insurance Fund at this date (31st December 1891), as per Balance Sheet	568,585	3	-
	£.	1,038,301	10		£.	1,038,301	10
		6				6	

MARINE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Marine Insurance Fund at this date (31st December 1890) - - - -	196,434	4	4	Losses, after deduction of Re-assurances and Salvages on account of 1891 and former years - - - - -	299,595	1	2
Premiums, after deduction of Brokerage, Dis- count, Re-assurances, and Returns - - -	363,414	18	7	Expenses of Management (apportioned) -	29,487	10	11
	£.	s.	d.	Agents' Commission - - - - -	9,082	13	10
Interest and Dividends - - 6,323	-	11		Bad Debts - - - - -	5	15	-
Less Income Tax - - - 108	11	6		Amount of Marine Insurance Fund at this date (31st December 1891), as per Balance Sheet	227,892	11	5
	6,214	9	5		£.	566,063	12
	£.	566,063	12			4	

LONDON ASSURANCE CORPORATION—*continued.*

PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance of Account at this date (31st December 1890) - - - - -	107,479	12	6	Dividends to Shareholders - - - - -	89,655	-	-
Interest and Dividends not carried to other Accounts - 27,868 - 6				Income Tax - - - - -	1,133	3	9
Less Income Tax - - - - - 478 13 -				Balance, as per Balance Sheet - - - - -	106,562	8	11
Profit from Life Assurance Accounts :	27,389	7	6				
Non-Participating - - 9,303 2 4							
Participating - - 7,363 4 2							
Profit from Fire Account - 42,000 - -							
	58,666	6	6				
Profit on realisation of Securities - - - - -	3,785	12	2				
Bad Debts recovered - - - - -	18	14	-				
Transfer Fees - - - - -	11	-	-				
£.	197,350	12	8	£.	197,350	12	8

BALANCE SHEET

Of the London Assurance Corporation, on the 31st December 1891.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital, 896,550 <i>l.</i> , of which is paid up - - - - -	448,275	-	-	Mortgages on Property within the United Kingdom 1,044,655 1 3			
General Reserve Fund - - - - -	310,000	-	-	Loans upon Parliamentary Rates - - - - - 767,357 17 6			
Life Assurance Funds :				Loans upon Rent-charges - 38,273 2 -			
Non-Participating - - 703,609 16 6					1,850,286	-	9
Participating - - - 1,316,128 3 6				Loans on the Corporation's Life Policies -	51,918	9	2
	2,019,738	-	-	Loans on Railway and other Securities -	30,000	-	-
Fire Fund - - - - -	568,585	3	-	Investments :			
Marine Fund - - - - -	227,892	11	5	British Government Securities, viz., 351,256 <i>l.</i>			
Profit and Loss - - - - -	106,562	8	11	7 <i>s.</i> 8 <i>d.</i> Stock - - - 314,383 17 5			
	3,681,053	3	4	Ditto - Turkish 4 per Cent. Guaranteed Bonds 22,900 - -			
Claims under Life Policies admitted but not yet paid - 17,707 4 -					337,283	17	5
Outstanding Fire Losses - - 43,432 4 9				Indian and Colonial Government Securities 99,569 15 10			
Ditto - Marine Losses - - 878 19 4				Foreign Government Securities - - - 174,800 4 -			
Ditto - Annuities - - 237 14 9				Municipal Securities - - - - - 143,017 2 5			
Ditto - Dividends to Shareholders - 12,954 10 -				Railway and other Debentures and Debenture Stocks - - - - - 432,581 2 2			
Ditto - Income Tax - - 428 5 10				Railway and other Preferred and Ordinary Stocks - - - - - 245,949 3 7			
Fire Premiums due to other Companies - - - - - 11,120 11 4				Reversions - - - - - 29,499 15 -			
Clerks' Savings Fund - - 4,062 2 10				Life Interests - - - - - 21,649 14 10			
	90,871	12	10	Leasehold Premises - - - - - 2,000 - -			
£.	3,771,924	16	2	Agents' Balances, viz. :—			
				Account, Life - - - 8,019 4 5			
				" Fire - - - 71,117 9 2			
				" Marine - - - 96,916 12 11			
					176,053	6	6
				Outstanding Premiums - - - - -	37,845	3	11
				Outstanding Interest - - - - -	4,202	11	-
				Fire Premiums due by other Companies -	2,449	16	2
				Cash :			
				On Deposit - - - 93,000 - -			
				In hand and on Current Accounts - - - 28,559 17 10			
					121,559	17	10
				Bills receivable - - - - -	11,503	-	9
				Policy Stamps - - - - -	355	14	10
				£.	3,771,924	16	2

G. W. Campbell, Governor.
D. P. Sellar, } Directors.
Louis Huth, }
Arthur H. Bailey, Actuary.

PEARL LIFE ASSURANCE COMPANY (LIMITED).

(Third and Fourth Schedules)

REVENUE ACCOUNT

Of the Pearl Life Assurance Company (Limited), for the Year ending 31st December 1891.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of Year	260,484	4	7½	Claims under Policies (no Re-assurances) - - - -	146,029	6	10½
Premiums (no Re-assurances) - - - - -	310,835	14	6	Surrenders - - - - -	180	9	10
Rents, Dividends, and Interest - - - - -	9,502	5	3	Surrender of Bonuses - - - - -	15	9	-
Assignment Fees - - - - -	42	1	3	Annuity paid - - - - -	37	11	10
				Commission and Salaries to Collectors and Superintendents for the Weekly Collection of Premiums - - - -	70,376	7	3½
				Management Expenses : £. s. d.			
				Directors', Manager's, and Clerks' Salaries -	15,866	7	5
				Medical Fees - - - - -	1,709	2	2
				Auditors' Fees - - - - -	100	-	-
				Solicitors' Charges - - - - -	154	5	11
				Printing and Stationery - - - - -	2,312	10	7½
				General Expenses - - - - -	1,015	10	-
				Rent, Taxes, Gas, &c. - - - - -	2,435	2	2
				Postage, Orders, Parcels, and Policy Stamps -	5,202	17	6½
				Written off Fixtures and Furniture - - - -	211	9	11½
				Valuation Expenses - - - - -	1,358	17	11
				Extension Expenses - - - - -	52,867	6	1
					83,253	9	9½
				Dividends to Shareholders - - - - -	154	12	-
				Amount of Life Assurance Fund at the end of Year -	280,816	19	-
£.	580,864	5	7½	£.	580,864	5	7½

II.—SICKNESS ASSURANCE ACCOUNT.

(No new business has been taken in this branch for the past 24 years.)

	£.	s.	d.		£.	s.	d.
Sickness Assurance Fund at beginning of Year - - -	238	6	6½	Sick Pay - - - - -	41	3	8
Premiums - - - - -	16	17	5	Sickness Assurance Fund at end of Year - - -	222	13	3
Interest - - - - -	8	12	11½				
£.	263	16	11	£.	263	16	11

BALANCE SHEET

Of the Pearl Life Assurance Company (Limited), for the Year ending 31st December 1891.

LIABILITIES.		£.	s.	d.	ASSETS.		£.	s.	d.							
Shareholders' Capital :					Mortgages on Property within the United Kingdom - -					68,425	2	6				
Capital subscribed, 1,442 Shares of 5 <i>l.</i> each, paid up thereon - - - - -					3,092	-	-	Investments :—								
								Colonial Government Securities - - - - -					92,683	14	8	
								Consolidated Stock, 2½ per Cent. - - - - -					2,000	-	-	
								City of London Corporation Bonds - - - - -					1,001	14	6	
								City of Glasgow Corporation Bonds - - - - -					1,000	-	-	
								City of Newcastle Corporation Bonds - - - - -					1,000	-	-	
								Dundee Corporation Bonds - - - - -					1,000	-	-	
								Huddersfield Corporation Bonds - - - - -					1,000	-	-	
								Leicester Corporation Bonds - - - - -					990	-	-	
								Preston Corporation Bonds - - - - -					1,000	-	-	
								Portsmouth Corporation Bonds - - - - -					1,007	10	-	
								Plymouth Debenture Bonds - - - - -					1,050	-	-	
								Reading Corporation Bonds - - - - -					1,003	15	-	
								River Tyne Commissioners - - - - -					2,000	-	-	
								Shields Corporation Bonds - - - - -					1,000	-	-	
								South Shields Guardians - - - - -					3,000	-	-	
								Southampton Corporation Bonds - - - - -					882	10	-	
								Stuckton and Middlesboro' Corporation Bonds - - - - -					1,612	10	-	
								Sunderland Corporation Bonds - - - - -					990	-	-	
								Trawsna Harbour Trust - - - - -					3,500	-	-	
								West Derby Bonds - - - - -					700	10	6	
								Railway Stocks, Preference and Ordinary - - - - -					19,214	3	6	
								Railway Debentures - - - - -					5,846	5	-	
								Freehold Ground Rents - - - - -					14,634	8	2	
								House Property - - - - -					20,238	11	6	
								Loans on Personal Security - - - - -					1,156	17	3	
								Loans on Company's Policies (within their Surrender Value) - - - - -					967	19	7	
													180,480	9	8	
								Office Fixtures, Furniture, &c., at Head Offices and Branches - - - - -					4,016	-	-	
								Arrears of Premiums - - - - -					19,779	10	2	
								Collectors' Balances - - - - -					1,531	17	4	
								Outstanding Dividends and Rents - - - - -					2,637	11	4	
								Cash on Current Accounts at Bank - - - - -					7,291	-	10	
													£.	284,161	12	3
£.					284,161	12	3						£.	284,161	12	3

James Roll, Chairman.
J. S. Foster, } Directors.
F. D. Bowles, }
P. J. Foley, Managing Director.

We have compared the Revenue Account above with the books and vouchers of the Company, and find it correct. We have also seen the securities for the investments specified in the Balance Sheet, which we consider a full and fair statement.

T. W. James.
Wm. Chas. Hall, Public Accountant.

LAW LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

ACCOUNTS

Of the Law Life Assurance Society, for the Year ending 31st December 1891.

REVENUE ACCOUNT of the Guarantee Fund.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	1,027,332	10	-	Dividends (including Interim Bonus) also back Dividends and back Bonus to Proprietors -	50,285	-	-
Interest and Dividends - - - - -	41,099	7	1	Income Tax - - - - -	1,304	1	6
Advanced by Assurance Fund:				Loss on realisation of Security - - -	3,995	19	1
Proprietors' Interim Bonus - - - - -	10,204	14	5	Amount of Funds at the end of the Year, as per Second Schedule - - - - -	1,027,047	10	-
Capital Account - - - - -	3,995	19	1				
	14,200	13	6				
	£. 1,082,632	10	7		£. 1,082,632	10	7

REVENUE ACCOUNT of the Assurance Fund.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	*3,934,190	17	5	Claims under Policies (less Re-assurances):			
Premiums:				Sums Assured - - - - -	288,188	-	-
New - - - - -	28,157	16	10	Bonuses - - - - -	146,306	17	11
Less Re-assurances - - - - -	6,207	11	1				
Renewal - - - - -	224,897	14	6				
Less Re-assurances - - - - -	26,481	15	10	Surrenders:			
	198,415	18	8	Policies and Bonuses thereon - - - - -	21,066	6	8
Premiums paid in advance	69	15	10	Bonuses only - - - - -	5,985	5	2
	198,485	14	6				
Interest and Dividends - - - - -	156,985	6	-	Commission - - - - -			
Increased value of Reversions and Profit on Reversions fallen in - - - - -	2,644	16	10	Expenses of Management - - - - -			
Interest for Revivals - - - - -	43	8	8	Advanced to Guarantee Fund:			
Registration, and other Fees - - - - -	17	10	-	Proprietors' Interim Bonus	10,204	14	5
Profit on sales of Stock and Redemption of Rent-charges - - - - -	2,009	19	10	Capital Account - - - - -	3,995	19	1
	£. 4,316,327	19	-	Income Tax - - - - -			
				Amount of Funds at the end of the Year, as per Second Schedule - - - - -	3,809,902	16	1
					£. 4,316,327	19	-

* The Assurance Fund on the 31st December 1890, as certified by the Auditors, and rendered to the Proprietors, amounted to £. 3,921,128 5 8
 But did not include Premiums due in the year, but not then received - - - - - 13,062 11 9

Amount of Fund, per return to the Board of Trade, for the Year 1890 - - - - - £. 3,934,190 17 5

LAW LIFE ASSURANCE SOCIETY—*continued.*

CONSOLIDATION of the foregoing REVENUE ACCOUNTS.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year - - -	4,961,523	7	5	Claims under Policies (less Re-assurances) :	£.	s.	d.
Premiums:				Sums Assured - - - - -	288,188	-	-
New - - - - -	28,157	16	10	Bonuses - - - - -	146,306	17	11
Less Re-assurances - - - - -	6,207	11	1				
Renewal - - - - -	224,897	14	6	Surrenders:			
Less Re-assurances - - - - -	26,481	15	10	Policies and Bonuses thereon - - -	21,066	6	8
	198,415	18	8	Bonuses only - - - - -	5,985	5	2
Premiums paid in advance - - -	69	15	10				
	198,485	14	6				
Interest and Dividends - - - - -	198,084	13	1	Commission - - - - -	-	-	-
Increased value of Reversions and Profit on Reversions				Expenses of Management - - - - -	-	-	-
fallen in - - - - -	2,644	16	10	Dividends (including interim Bonus), also back Dividends			
Interest for Revivals - - - - -	43	8	8	and back Bonus to Proprietors - - -	-	-	-
Registration and other Fees - - - - -	17	10	-	Income Tax - - - - -	-	-	-
	£.	5,382,749	16	3	Net Loss on realisation of Securities - - -	-	-
				Amount of Funds at the end of the Year, as per Second			
				Schedule - - - - -	4,836,950	6	1
					£.	5,382,749	16
							3

BALANCE SHEET

Of the Law Life Assurance Society, on the 31st December 1891.

LIABILITIES.			£.	s.	d.	ASSETS.			GUARANTEE FUND.			ASSURANCE FUND.			
Guarantee Fund:		£.	s.	d.			Mortgages on Property within the United Kingdom		£.	s.	d.		£.	s.	d.
Paid-up Capital	-	-	-	-	100,000	-	-	-	679,965	7	1	-	1,102,108	15	7
Proprietors' Accumulated Interest and share of Profits	-	-	-	-	900,000	-	-	Loans on the Society's Policies	-	-	-	-	107,732	-	-
					1,000,000	-	-	Loans on Personal Security	-	-	-	-	19,699	-	-
		£.	s.	d.			Loans on Life Interests and Reversions	-	162,041	4	7	-	625,626	8	6
Interest in hand or due.	-	25,000	-	-			Reversions purchased	-	-	-	-	-	106,847	6	5
Unclaimed Dividends	-	1,755	10	-			Life Interests purchased	-	28,109	16	6	-	1,250	-	-
Unclaimed Bonus	-	292	-	-			Reversionary Life Interest purchased	-	-	-	-	-	26,243	17	6
					27,047	10	-	Investments:							
					* 1,027,047	10	-	British Government Securities	-	-	-	-	41,333	12	-
Assurance Fund	-	-	-	-	3,809,902	16	1	Indian Government Securities	-	-	-	-	33,005	-	-
							Colonial Government Securities	-	64,258	-	-	-	154,903	17	-
Total Funds, as per First Schedule	-	-	-	-	4,836,950	6	1	Railway and other Debentures, and Debenture Stocks	-	30,325	-	-	208,902	12	-
Drafts unissued:		£.	s.	d.			Indian Railway Guaranteed Stock	-	29,520	-	-	-	63,640	-	-
Claims	-	-	-	-	86,304	0	2	East Indian Railway Deferred Stock	-	-	-	-	22,291	-	-
Surrenders	-	-	-	-	774	10	-	Railway and other Stocks and Shares (Preference and Ordinary)	-	6,067	9	9	302,923	19	5
Drafts issued and not passed:							House Property (Office in Fleet-street)	-	-	-	-	-	14,100	-	-
Loans	-	-	-	-	4,950	-	-	Rent-charges, under Lands Improvement and Drainage Acts	-	-	-	-	867,685	14	1
Salaries	-	-	-	-	98	-	-	Borough and County Rates	-	-	-	-	161,324	18	11
							92,126	16	2						
							</								

* The Assurance Fund held at 31st December 1891, the following amounts belonging to the Guarantee Fund, viz.:—Principal £. s. d.
 13 l. 2 s. 1 d.; Interest, 23,305 l.; Unclaimed Dividends and Bonus, 2,047 l. 10 s. - - - - - 25,365 12 1

Investments (as above) - - - - - 1,001,681 17 11

£. 1,027,047 10 -

Note.—The Stock Exchange Securities included in the last Quinquennial Valuation are carried forward at the prices of that Valuation, and those purchased since at the cost prices.

Richd. Nicholson, Chairman in Rotation.
 Wm. Jas. Farrer, } Directors.
 W. R. Malcolm, }
 E. H. Holt, Manager and Secretary, Principal Officer.

SCEPTRE LIFE ASSOCIATION (LIMITED).

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Sceptre Life Association (Limited), for the Year ending 31st December 1891.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year - - - - -	425,444	19	10	Claims under Policies (no Re-assurance) -	22,612	1	8
Premiums - - - - -	57,896	7	5	Surrenders - - - - -	2,428	7	8
Less Amount paid for Re-assurance - - - - -	216	16	8	Commission - - - - -	3,934	5	9
	57,679	10	9	Expenses of Management - - - - -	5,722	12	5
Interest and Dividends - -	16,458	8	8	Dividend to Shareholders - - - - -	629	2	-
Ground Rents - - - - -	2,640	19	7	Income Tax - - - - -	470	14	4
	19,099	8	3	Amount of Funds at the end of the Year, as per Balance Sheet - - - - -	466,458	8	-
Registration Fees - - - - -	31	13	-		502,255	11	10
£.	502,255	11	10	£.	502,255	11	10

BALANCE SHEET

Of the Sceptre Life Association (Limited), on the 31st December 1891.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Capital - - - - -	10,485	-	-	Mortgages on Property within the United Kingdom - - - - -	89,297	11	9
Assurance Fund - - - - -	455,973	8	-	Loans on the Company's Policies - - - - -	25,492	5	-
Total Funds, as per Revenue Account -	466,458	8	-	Investments:			
Unclaimed Dividends and Bonuses to Shareholders - - - - -	82	16	-	Colonial Government Securities - - -	75,677	10	-
Claims admitted but not paid (owing to delay in furnishing title) - - - - -	1,362	-	-	Massachusetts State Bonds - - -	2,010	-	-
				Foreign Government Securities - - -	8,578	15	-
				Railway and other Debentures - - -	45,803	17	9
				Lease of 40, Finsbury Pavement - - -	1,382	7	10
				Colonial Municipal Bonds - - -	106,437	6	6
				Ground Rents:			
				Freehold - - - - -	58,163	16	10
				Leasehold - - - - -	12,370	-	-
					70,533	16	10
				Loans upon Personal Security - - - - -	4,643	10	4
				Agents' Balances (in course of payment) -	2,754	17	11
				Outstanding Interest - - - - -	513	10	2
				Accrued Interest - - - - -	1,371	13	-
					1,885	3	2
				Outstanding Ground Rents - - - - -	104	-	-
				Accrued Ground Rents - - - - -	607	6	3
					711	6	3
				Premiums left as debts on Policies - - -	1,810	14	5
				Cash:			
				On Current Account - - - - -	5,434	7	4
				Deposited - - - - -	25,500	-	-
				In Hand - - - - -	4	7	3
				Fixtures and Furniture - - - - -	445	6	8
£.	467,903	4	-	£.	467,903	4	-

Samuel Wright, Chairman.
James R. Cuthbertson, Director.
John Carter, Director.
John G. Phillips, Secretary.

ROYAL NATIONAL PENSION FUND FOR NURSES.

(Third and Fourth Schedules.)

REVENUE ACCOUNT

Of the Royal National Pension Fund for Nurses, from 1st January to 31st December 1891.

ANNUITY ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Annuity Fund at 31st December 1890 - - - - -	35,429	15	2	Annuities - - - - -	122	13	2
Single Payments for Immediate Annuities - - - - -	180	11	3	Surrenders - - - - -	1,569	9	9
Single Payments for Deferred Annuities - - - - -	4,377	6	11	Expenses of Management - - - - -	1,340	14	1
Periodical Premiums for Deferred Annuities - - - - -	17,365	10	6	Amount of Annuity Fund at 31st December 1891, as per Balance Sheet - - - - -	56,482	7	5
Interest and Dividends (less Income Tax) -	2,162	-	7				
£.	59,515	4	5	£.	59,515	4	5

SICKNESS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Sickness Fund at 31st December 1890	335	14	6	Sick Pay - - - - -	222	-	6
Premiums received - - - - -	435	10	11	Expenses of Management - - - - -	39	11	11
Interest and Dividend (less Income Tax) -	20	-	2	Amount of Sickness Fund at 31st December 1891, as per Balance Sheet - - - - -	529	13	2
£.	791	5	7	£.	791	5	7

DONATION BONUS FUND ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Donation Bonus Fund at 31st December 1890 - - - - -	39,754	13	8	Expenditure - - - - -	292	1	10
Donations and Subscriptions - - - - -	121	8	-	Amount of Donation Bonus Fund at 31st December 1891, as per Balance Sheet -	41,028	9	5
Interest and Dividend (less Income Tax) -	1,444	9	7				
£.	41,320	11	3	£.	41,320	11	3

ROYAL NATIONAL PENSION FUND FOR NURSES—*continued.*

GENERAL ACCOUNT.

	£. s. d.		£. s. d.
Amount of General Fund at 31st December 1890	728 8 9	Amount of General Fund at 31st December 1891, as per Balance Sheet	1,175 10 -
Mildmay Trust Fund - - - - -	175 1 -		
Torquay Nurses' Institution Trust Fund -	5 17 3		
Leeds Nurses' Institution Trust Fund - -	50 - -		
Deposits - - - - -	218 3 -		
£.	1,175 10 -	£.	1,175 10 -

JUNIUS S. MORGAN BENEVOLENT FUND.

	£. s. d.		£. s. d.
Amount of J. S. Morgan Benevolent Fund at 31st December 1890 - - - - -	10,000 19 11	Grants - - - - -	45 19 4
Donations and Subscriptions - - - - -	8 16 6	Printing, Stationery, and Postage - - -	10 - -
Interest and Dividends (less Income Tax) -	483 19 3	Amount of Junius S. Morgan Benevolent Fund at 31st December 1891 - - - -	10,437 16 4
£.	10,493 15 8	£.	10,493 15 8

BALANCE SHEET

Of the Royal National Pension Fund for Nurses, on the 31st December 1891.

LIABILITIES.	£. s. d.	ASSETS.	£. s. d.
Annuity Fund - - - - -	56,482 7 5	Investments:	
Sickness Fund - - - - -	529 19 2	British Government Securities - -	20,121 17 6
Donation Bonus Fund - - - - -	41,028 9 5	Railway and other Debentures and Debenture Stocks - - - - -	47,838 1 6
General Fund - - - - -	1,175 10 -	Ditto Shares (Preference) - -	5,806 16 10
Junius S. Morgan Benevolent Fund - -	10,437 16 4	Foreign Government Securities - -	18,843 12 1
		Municipal Corporation Bonds and Stocks	3,767 2 6
		Outstanding Interest (accrued but not yet payable) - - - - -	1,150 7 11
		Cash in hand and on current account - -	1,625 3 8
		£. s. d.	
		Office Furniture - - - - -	69 18 -
		Less 10 per cent. per annum depreciation - - -	7 - -
			62 18 -
		Junius S. Morgan Benevolent Fund:	
		Investments in Railway and other Debentures - - -	9,034 10 6
		Investments in Foreign Government Securities -	1,105 - 6
		Cash in hand - - - - -	188 15 3
		Outstanding Interest - -	109 10 1
			10,437 16 4
£.	109,653 16 4	£.	109,653 16 4

Walter H. Burns, Chairman.
Henry C. Burdett, } Two of the Council.
Clifford Wigram, }
Edward T. Clifford, Manager.

EQUITY AND LAW LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Equity and Law Life Assurance Society, for the Year ending 31st December 1891.

	£.	s.	d.		£.	s.	d.		£.	s.	d.
Amount of Funds at beginning of the Year, as per last Account	2,342,993	12	2								
Premiums, viz.:											
New Annual Premiums	24,077	4	9								
Less Re-assured	682	13	6								
	23,394	11	3								
Single Premiums	2,387	14	2								
Renewal Premiums	191,919	17	2								
Less Re-assured	17,718	19	-								
	174,200	18	2								
Consideration for Annuities granted											
Interest and Dividends	78,228	18	5								
Fines on Revival of Lapsed Policies, Fees, &c.	112	16	10								
Profit on Reversions fallen in	32,437	3	10								
Profit on Sale of Stock	631	18	9								
	2,657,909	5	7								
Claims by Death	123,613	-	-								
Endowment Claim	1,000	-	-								
Bonus	40,109	12	8								
	£. 164,722	12	8								
Less Re-assured	5,000	-	-								
	159,722	12	8								
Bonus in Cash											
Surrenders											
Annuities											
Commission	11,556	9	11								
Less Commission on Re-assurances	967	5	1								
	10,589	4	10								
Expenses of Management											
Proprietors' Dividends											
Bonus by Reduction of Premiums											
Income Tax											
Amount of Funds at the end of the Year	2,426,662	4	7								
	£. 2,657,909	5	7								

BALANCE SHEET

Of the Equity and Law Life Assurance Society, on the 31st December 1891.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
Shareholders' Capital paid up - - -	60,000	- -	Mortgages on Property within the United Kingdom - - - - -	1,329,410	14 10
Assurance Fund - - - - -	2,366,662	4 7	Mortgages on Property out of the United Kingdom - - - - -	5,160	- -
				1,334,560	14 10
Total Funds, as per Revenue Account - - - - -	2,426,662	4 7	Loans on Society's Policies - - - - -	- - - - -	52,201 16 9
Claims admitted, but not paid - - - - -	15,021	18 7	Investments :		
Proprietors' Dividends due - - - - -	11,057	10 -	British Government Securities - - - - -	64,094	5 -
Annuities due and unpaid - - - - -	585	- 8	Colonial Government Securities - - - - -	107,601	- -
Fees due and unpaid - - - - -	311	14 4	Railway and other Debentures and Debenture Stocks - - - - -	60,758	4 7
			Railway Stocks (Preference and Ordinary) - - - - -	171,924	7 11
			India Three-and-Half per Cent. - - - - -	9,100	- 4
				902	5 6
			Bank Stock - - - - -	- - - - -	18,000 -
			Freehold Houses, 17 and 18, Lincoln's Inn Fields - - - - -	502,270	5 -
			Reversions - - - - -	42,244	1 10
			Life Interests - - - - -	18,607	15 2
			Loans on Personal Security - - - - -	- - - - -	- - - - -
				£.	s. d.
			Outstanding Premiums - - - - -	22,214	3 -
			Less Re-assurance Premiums outstanding - - - - -	1,571	14 3
				20,642	8 9
			Outstanding Interest - - - - -	- - - - -	8,009 13 11
			Cash at London and Westminster Bank : - - - - -	£.	s. d.
			On Current Account - - - - -	12,721	8 7
			Deposit - - - - -	30,000	- -
				42,721	8 7
£.	2,453,638	8 2	£.	2,453,638	8 2

John M. Clabon, Chairman.
Geo. U. Robins, Director.
R. J. P. Broughton, Director.
G. W. Berridge, Actuary and Secretary.

SCOTTISH PROVIDENT INSTITUTION.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Scottish Provident Institution, for the Year ending 31st December 1891.

	£.	s.	d.		£.	s.	d.	
Amount of Funds at beginning of the Year	7,356,619	5	4	Claims under Policies	344,257	6	-	
Premiums (less paid for Re-assurances)	518,977	7	10	Endowments	23,743	7	9	
Consideration for Annuities granted	90,315	7	-	Surrenders	18,249	10	-	
Interest, Dividends, and Rents	326,770	18	2	Annuities	45,719	4	-	
Fines for renewal of Lapsed Policies	454	-	4	Income Tax	3,971	4	8	
Fees for registration of Assignments	205	10	-	Commission (on Assurances and Annuities)	12,551	2	11	
				Expenses of Management	43,419	5	2	
				Amount of Funds at end of the Year, as per				
				Second Schedule	7,801,431	8	2	
£.	8,293,342	8	8		£.	8,293,342	8	8

BALANCE SHEET

Of the Scottish Provident Institution, as on the 31st day of December 1891.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Life Assurance Fund - - - -	7,766,431	8	2	Mortgages on Property within the United Kingdom - - - - -	2,908,644	3	7
Investment Reserve Fund - - - -	35,000	-	-	Mortgages on Property out of the United Kingdom - - - - -	1,842,174	2	4
Amount of Funds, as per First Schedule -	7,801,431	8	2	Loans on the Institution's Policies, within their Surrender Value - - - - -	485,977	-	9
Claims admitted, but not paid - - -	92,832	7	-	Investments:			
Surrender Values unclaimed - - - -	4,486	17	7	Colonial Government Securities - - -	163,005	16	6
Annuities due, but not paid - - - -	1,158	1	4	Railway and other Debentures - - -	379,592	16	2
Commission on Outstanding Premiums - -	1,659	12	8	Debenture (217,984 £. 15 s.), and Preference and Guaranteed (361,189 £. 15 s. 5 d.) Stocks - - - - -	579,174	10	5
Expenses outstanding - - - - -	2,853	10	6	The market value is considerably higher.			
				Value of Business Premises in Edinburgh and Branches, and Property (yielding rental) held in connection therewith -	224,797	3	1
				Value of Reversions - - - - -	46,105	17	-
				Loans:			
				Municipal Rates, Home and Colonial -	284,883	2	2
				Security of Railway Stocks - - - -	20,000	-	-
				Security of Trust Funds - - - - -	77,700	5	-
				Temporary Deposit with Colonial Banks -	591,787	15	4
				Personal Security, combined with Policies of Assurance - - - - -	86,855	10	3
				Premiums in course of collection at Head Office and Agencies - - - - -	100,571	3	7
				Outstanding Interest (mostly since received) -	11,260	11	10
				Interest accrued to 31st December 1891 - -	70,196	3	2
				Office Furniture at Head Office and Branches	3,147	-	3
				In Bank, on Deposit, and on Current Account	76,279	17	4
				Cash and Stamps on hand - - - - -	2,268	18	6
£.	7,904,421	17	3	£.	7,904,421	17	3

Edinburgh, No. 6, St. Andrew-square,
March 1892.Alex. Kinloch, Chairman of Directors.
S. H. Butcher, Director.
Findlay B. Anderson, Director.
James Graham Watson, Manager.

PROVIDENT FREE HOME ASSURANCE COMPANY (LIMITED).

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Provident Free Home Assurance Company (Limited), from the 31st December 1890 to the 31st December 1891.

	£.	s.	d.		£.	s.	d.
Amount of Funds at beginning of Year - -	31,875	8	7	Claims under Policies - - - - -	629	9	9
Life Assurance Premiums - - - -	18,878	5	9	* Commission - - - - -	5,166	12	7
Interest and Dividends - - - -	1,079	15	7	* Expenses of Management:			
Profit on Investments - - - -	751	6	-	Inland Revenue Stamps -	604	3	9
				Medical Fees - - - -	414	8	6
				Salaries, Rent, and General Expenses - - - -	1,429	12	4
					2,448	4	7
				Dividends on Shares - - - -	1,250	-	-
				Amount of Funds at the end of the Year, as per Second Schedule - - - -	43,090	9	-
£.	52,584	15	11	£.	52,584	15	11

* These items include the preliminary outlay of obtaining and placing upon the books the new business of the year, comprising the issuing of 8,655 policies, and representing assurances to the amount of 966,717 *l.*

BALANCE SHEET

Of the Provident Free Home Assurance Company (Limited), showing the Assets and Liabilities of the Company, as on the 31st December 1891.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up (25,000 shares at 1 <i>l.</i> each) 25,000 - -				British Government Securities - - -	19,488	3	-
Assurance Fund - - - 18,090 9 -				Colonial Government Securities - - -	4,110	-	-
Total Funds, as per First Schedule - - - 43,090 9 -				Advances on Mortgages - - - -	7,945	3	9
				Interest accrued on British Government Securities, which are deposited at the Bank of England in the name of the Paymaster-General to the High Court of Chancery -	1,258	4	-
				Cash:			
				On Deposit - - - - 9,834 16 -			
				In hand and on Current Account - - - - 454 2 3	10,288	18	3
£.	43,090	9	-	£.	43,090	9	-

Richd. Whitlam, Chairman of Directors.

W. H. Barton, } Directors.

H. Franklin, }

J. Profumo, Managing Director.

F. Sparrow, Officer Managing Life Assurance Business.

EAGLE INSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Eagle Insurance Company, for the Year ending 31st December 1891.

	£.	s.	d.		£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	2,756,473	17	9		Claims under Policies, after deduction of Sums re-assured	256,768	17	1			
					Ditto admitted, but not paid	37,638	13	-			
Premiums - - - -	£.	s.	d.		Ditto on attainment of the given age - - - -	5,705	14	10			
	217,922	7	9						300,113	4	11
Less,—					Surrenders - - - -	-	-	-			
Re-assurances - 39,627	£.	s.	d.		Annuities - - - -	-	-	-			
	3 5				Commission - - - -	-	-	-			
Outstanding Premiums in 1890											
Account, not paid - -	335	14	4		Expenses of Management -	15,648	16	4			
	39,962	17	9		Medical Fees - - - -	402	6	-			
									16,051	2	4
					Income Tax - - - -	-	-	-			
Interest and Dividends - - - -									1,989	-	10
					Dividends to Shareholders -	10,072	1	-			
					Less Fines for Non-assurance	1,329	10	6			
									8,742	10	6
					Amount of Funds at the end of the Year, as per Second Schedule - - - -	-	-	-			
									2,703,938	-	10
	£.								£.		
	3,055,891	4	1						3,055,891	4	1

BALANCE SHEET

Of the Eagle Insurance Company, on the 31st December 1891.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital - -	167,867	10	-	Mortgages on Property within the United Kingdom:			
Assurance Fund, including 24,675 £. reserved for Annuities - - - -	2,536,070	10	10	On the Fee-simple of Estates - - -	503,856	11	8
	2,703,938	-	10	„ Life Interests - - - -	968,211	8	6
Claims admitted, but not paid - - -	37,638	13	-	„ Reversionary Interests - - -	696,316	11	2
				„ House Property - - - -	19,175	-	-
Dividends - - - -	£.	s.	d.	Loans on the Company's Policies - -	149,440	12	6
	5,741	18	6	Investments:			
Sundry creditors, mortgagors, and others - - - -	1,772	5	7	Colonial Government Securities - -	42,572	18	4
	7,514	4	1	Foreign Government Securities - -	27,306	-	1
				Railway Preference and other Stocks -	6,875	4	-
				East Indian Railways - - - -	15,794	5	6
				House Property—Freehold - - - -	40,000	-	-
				Absolute Reversions - - - -	4,226	-	-
				Borough and Parochial Rates - - -	17,436	-	5
				Loans on Personal Security - - - -	194,582	-	4
				Agents' Balances - - - -	13,082	17	1
				Outstanding Premiums - - - -	14,503	2	9
				Outstanding Interest - - - -	27,590	3	8
				Furniture and Fixtures - - - -	810	14	10
				Cash:			
				In hand and on Current Account - -	7,311	7	1
	£.				£.		
	2,749,090	17	11		2,749,090	17	11

George Russell, Chairman.
Charles Bischoff, Deputy Chairman.
Cottesloe, Director.
G. Humphreys, Actuary and Secretary.

SCOTTISH TEMPERANCE LIFE ASSURANCE COMPANY (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Scottish Temperance Life Assurance Company (Limited), for the Year ending 31st December 1891.

LIFE ASSURANCE ACCOUNT.

Amount of Life Assurance Fund at the beginning of the Year	£. s. d.	81,658 10 11	Claims under Life Policies—Paid and Outstanding	£. s. d.	4,909 4 6
Premiums	£. s. d.	40,055 3 9	Annuities	£. s. d.	184 17 5
Less Re-assurances	£. s. d.	1,244 12 10	Surrenders	£. s. d.	607 4 8
Interest and Dividends	£. s. d.	3,949 11 10	Bonus Surrenders	£. s. d.	47 14 6
Sundry Fees, &c.	£. s. d.	9 10 -	Abstainers' Section—Abatement on Premiums	£. s. d.	1,429 19 11
	£.	124,428 3 8	Commission	£. s. d.	2,148 11 11
			General Expenses of Management at Head Office and Branches	£. s. d.	5,185 - 11
			Medical Fees	£. s. d.	666 7 8
			Policy Stamps	£. s. d.	104 6 7
			Income Tax	£. s. d.	5,955 8 -
			Amount of Life Assurance Fund at the end of the Year	£. s. d.	109,045 2 8
				£.	124,428 3 8

ACCIDENT AND GENERAL REVENUE ACCOUNT.

Balance from last Year	£. s. d.	2,249 15 1	Claims under Accident Policies	£. s. d.	1,117 18 11
Accident Premiums	£. s. d.	3,585 17 9	Abstainers' Section—Abatement on Premiums	£. s. d.	216 6 6
Less Re-assurances	£. s. d.	51 12 9	Commission	£. s. d.	408 11 3
Interest and Dividends	£. s. d.	1,357 12 8	General Expenses of Management at Head Office and Branches	£. s. d.	693 7 8
Sundry Fees, Transfers, &c.	£. s. d.	8 4 6	Written off Furniture Account	£. s. d.	66 7 4
Fatal Accident Fund:	£. s. d.	7,149 17 3	Income Tax	£. s. d.	759 15 -
Balance from last Year	£. s. d.	3,000 - -	Dividend to Shareholders	£. s. d.	41 10 11
From Revenue Account above	£. s. d.	800 - -	Transferred to Fatal Accident Fund	£. s. d.	1,250 - -
	£.	10,949 17 3	Balance carried forward	£. s. d.	2,555 14 8
			Fatal Accident Fund:	£. s. d.	3,355 14 8
			Fatal Accident Claim	£. s. d.	7,149 17 3
			Balance carried forward	£. s. d.	3,800 - -
				£.	10,949 17 3

BALANCE SHEET

Of the Scottish Temperance Life Assurance Company (Limited), on the 31st December 1891.

LIABILITIES.	£. s. d.	ASSETS.	£. s. d.
Capital paid up on 100,000 l. Shares	25,000 - -	Mortgages on Heritable Property within the United Kingdom	43,902 11 10
Life Assurance Fund	109,045 2 8	Mortgages on Heritable Property out of the United Kingdom	12,063 19 10
Fatal Accident Fund	3,500 - -	Loans on the Company's Policies	1,098 11 11
Balance at Credit of Accident and General Revenue Account	2,555 14 8	Loans on Stocks and Shares	2,364 10 -
Unclaimed Dividends	24 18 1	Loans on Reversions	200 - -
Life Claims outstanding	1,559 9 6	Loan to Public Company with Guarantee	5,000 - -
Accident Claims outstanding	250 - -	Deposits with Investment Companies and Colonial Banks	28,000 - -
Sundry Creditors, including Commission on outstanding Premiums	793 15 3	Investments:	
	£.	Foreign Government Stock	2,051 6 2
	142,729 - 2	Railway and other Debentures and Debenture Stocks	27,056 13 7
		Ground Annuals and Feu Duties	887 9 11
		Reversions	845 4 -
		Loans on Personal Security with Life Policies, &c.	2,262 10 -
		Agents and Branch Balances	9,007 6 9
		Outstanding Premiums	2,264 18 4
		Interest accrued	702 - 4
		Cash on Deposit	2,000 - -
		Cash on Current Account and Balance on hand	1,814 11 7
		Furniture at Head Office and Branches	597 5 11
			£.
			142,729 - 2

John Wilson, Chairman.
James H. Dickson, Director.
Jas. Hamilton, Director.
Adam K. Rodger, Manager.

I certify that I have examined the accounts, of which the foregoing is an abstract, and that they are sufficiently vouched. The above abstract contains a correct summary of the receipts and payments for the year ending 31st December 1891, and the Balance Sheet is full and fair, exhibiting a true statement of the Company's affairs at that date. The security documents have been exhibited to me.

Glasgow, 24 February 1892.

Jno. Gourlay, C.A.

STAR LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Star Life Assurance Society, for the Year ending 31st December 1891.

	£.	s.	d.		£.	s.	d.	£.	s.	d.	
Amount of Funds at the beginning of the Year - - - - -	2,929,657	12	-	Claims under Policies - -	208,641	4	8				
				Less Re-assurances - -	5,652	7	-				
Premiums - - - - -	382,750	11	1		202,988	17	8				
Less Re-assurance Premiums	10,522	13	11	Endowments Matured - -	4,719	6	-	207,708	3	8	
	372,227	17	2	Surrenders - - - - -	-	-	-	13,506	10	11	
Consideration for Annuities granted - -	11,019	8	11	Surrender Bonus - - - - -	-	-	-	1,273	18	10	
Interest and Dividends - - - - -	120,544	18	11	Annuities - - - - -	-	-	-	11,257	18	11	
Fees - - - - -	182	4	8	Commission - - - - -	-	-	-	40,345	6	-	
Fines - - - - -	25	1	1		£.	s.	d.				
				Expenses of Management -	18,935	18	11				
				Medical Fees - - - - -	4,923	10	6	23,859	9	5	
				Income Tax - - - - -	-	-	-	3,843	9	7	
				Dividends to Shareholders -	-	-	-	250	-	-	
				Bonus Abatement of Premiums -	-	-	-	5,357	10	1	
				Amount of Funds at end of the Year, as per Second Schedule - - - - -	-	-	-	3,126,254	15	4	
£.	3,433,657	2	9					£.	3,433,657	2	9

BALANCE SHEET

Of the Star Life Assurance Society, for the Year ending 31st December 1891.

	£.	s.	d.		£.	s.	d.
Shareholders' Capital paid up - - -	5,000	-	-	Mortgages on Property within the United Kingdom - - - - -	417,121	-	1
Assurance and Annuity Fund - - -	3,121,254	15	4	Mortgages on Property out of the United Kingdom - - - - -	348,694	3	11
Total Funds, as per First Schedule - -	3,126,254	15	4	Loans on the Society's Policies (within their Surrender Value) - - - - -	190,187	14	9
Claims admitted and announced, but not paid	39,296	1	8	Investments:			
				British Government Securities - - -	18,744	14	4
				Bank of England Stock - - - - -	23,498	10	1
				Indian and Colonial Government Securities	505,382	13	-
				Railway Guaranteed Stock - - - - -	31,522	10	1
				Railway Debenture Stock - - - - -	24,301	1	11
				Railway Preference and Preferred Stock -	1,000,685	4	5
				Office Premises, 30 and 32, Moorgate-street, and adjoining premises - - - - -	19,821	8	2
				Loans to Trustees of Wesleyan Methodist Chapels - - - - -	102,397	15	4
				Mortgage of other Methodist Chapels -	17,200	-	-
				Mortgage of Congregational Chapels -	34,647	19	7
				Mortgage of Baptist Chapels - - - - -	50,377	15	-
				Local Boards, secured on Parliamentary Rates - - - - -	87,992	7	-
				Ground Rents - - - - -	62,970	3	3
				Agents' Balances (Premiums in course of Collection) - - - - -	99,725	16	11
				Outstanding Premiums (Head Office) -	8,733	7	4
				Half Credit Premiums - - - - -	31,096	1	10
				Outstanding Interest - - - - -	5,557	3	9
				Accrued Interest (to 31st December 1891) -	42,589	18	4
				Bankers' Balances:			
				On Special Deposit - - - - -	32,000	-	-
				On Ordinary Deposit - - - - -	8,000	-	-
				On Current Account - - - - -	2,303	7	3
£.	3,165,550	17	-	£.	3,165,550	17	-

Wm. Mewburn, Chairman.
J. Vanner, Deputy Chairman.
Jas. A. Spurgeon, Director.
H. G. Hobson, Actuary and Secretary.

CUSTOMS ANNUITY AND BENEVOLENT FUND.

(First and Second Schedules.)

REVENUE ACCOUNTS

Of the Customs Annuity and Benevolent Fund, for the Year ended 5th January 1892.

ASSURANCE FUND.

Amount of Assurance Fund at the beginning of the Year, 6th January 1891 - - -	£. s. d.	Claims under Policies (no Re-assurances) :—	£. s. d.
	502,158 17 1	Original Insurances - - -	12,525 - -
Premiums - - - - -	12,056 1 -	Bonus Additions - - -	9,949 4 8
Interest, Dividends, and Rents accrued -	21,182 12 3	Surrenders - - - - -	- - - - -
Timber Measuring, &c. - - - -	2,786 2 7	Annuities - - - - -	- - - - -
Consideration for Annuities from Life Losses -	800 - -	Income Tax - - - - -	- - - - -
		Benevolent Grants - - -	- - - - -
		Expenses of Management :—	
		Directors' and Auditors' Allowances - - -	152 5 -
		Salaries - - - - -	832 11 1
		Salaries, Actuary for Award - - -	315 - -
		Retiring Allowances - - -	335 - -
		Medical Fees - - - - -	44 12 6
		Stationery and Printing - - -	120 - 8
		Postages - - - - -	48 11 9
		Law Charges - - - - -	10 15 -
		Incidental Expenses - - -	101 10 1
		Amount of Assurance Fund at the end of the Year, as per Second Schedule - - -	511,048 14 9
£.	538,983 12 11	£.	538,983 12 11

TRUST FUNDS.

Reserve Timber Fund at the beginning of the Year -	£. s. d.	Dividends to Life Claimants - - -	£. s. d.
Money in Trust for Life Claimants at the beginning of the Year - - -	75,266 1 10	Dividends to Minors and others - - -	1,272 6 2
Money in Trust for Minors and others at the beginning of the Year - - -	31,859 15 9	Amounts paid and applied on Death of Life Claimants - - - - -	2,483 - 10
Total Trust Funds at the beginning of the Year - - -	109,185 17 7	Amounts paid out of Minors and others Accounts - - -	4,755 17 1
Interest accrued to Timber Reserve - - -	82 8 -	Amount of Trust Funds at the end of the Year, as per Second Schedule - - -	106,409 16 5
Interest and Dividends accrued on other Trust Moneys - - - - -	3,671 16 -		
Amount from Life Losses, &c., in Trust for Life Claimants - - -	1,300 9 11		
Amount from Life Losses, &c., in Trust for Minors and others - - -	3,079 18 10		
£.	117,320 10 4	£.	117,320 10 4

BALANCE SHEET

Of the Customs Annuity and Benevolent Fund, on the 5th January 1892.

LIABILITIES.	£. s. d.	ASSETS.	£. s. d.
Assurance Fund, as per First Schedule - -	511,048 14 9	Mortgages on Property within the United Kingdom - - - - -	449,348 7 11
Reserve Timber Fund - - -	2,142 8 -	Loans on Policies - - - - -	2,998 12 -
Money in Trust for Life Claimants - - - - -	74,083 10 11	Freehold Ground Rents - - - - -	103,864 19 8
Money in Trust for Minors and others - - - - -	30,183 17 6	Investments in British Government Securities - - -	15,586 17 6
Total Trust Funds, as per First Schedule - - - - -	106,409 16 5	Investments in Indian Government Securities - - -	41,629 9 4
Claims under Insurances admitted, not paid -	3,805 14 6	Agents' Balances :	
Annuities due, not paid - - - - -	570 7 9	Premiums - - - - -	2,975 12 6
Dividends to Life Claimants due, not paid -	513 6 4	Timber Measuring - - - - -	1,645 8 8
Dividends to Minors and others due, not paid -	478 9 6	Interest and Dividends due, not received - - -	1,537 12 4
Cash due to Bankers - - - - -	8,000 - -	Rents due, not received - - - - -	1,470 6 1
£.	630,826 9 3	Cash in hand and on Current Account - - -	2,704 10 7
		Ledger Balances - - - - -	58 12 8
		Foulmire Estate - - - - -	7,000 - -
		£.	630,826 9 3

J. B. Keene, President.
C. H. Barton, } Directors.
Ed. Goodwyn, }
A. S. Elgood, Secretary.

WEST OF ENGLAND FIRE AND LIFE INSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the West of England Fire and Life Insurance Company, for the Year ending 31st December 1891.

LIFE ASSURANCE ACCOUNT—(ORDINARY).

	£.	s.	d.		£.	s.	d.	£.	s.	d.	
Amount of Fund at the beginning of the Year	778,023	17	1	Claims under Policies (after deducting Sums re-assured)	98,549	11	-				
Premiums (after deducting Re-assurances) -	59,795	9	1	Bonuses thereon - - -	12,555	6	-	111,104	17	-	
Interest - - - - -	28,463	18	9	Cash Bonuses - - - - -	-	-	-	95	7	-	
Fines and Fees - - - - -	43	-	-	Surrenders - - - - -	-	-	-	3,291	18	5	
				Commission - - - - -	-	-	-	3,388	1	7	
				Expenses of Management - - - - -	-	-	-	7,046	5	4	
				Amount of Fund at the end of the Year - -	-	-	-	741,999	15	7	
£.	866,326	4	11					£.	866,326	4	11

LIFE ASSURANCE ACCOUNT—(COMBINED SYSTEM).

	£.	s.	d.		£.	s.	d.	
Amount of Fund at the beginning of the Year	55,001	7	2	Claims under Policies (after deducting Sums re-assured)	1,400	-	-	
Premiums (after deducting Re-assurances) -	11,264	1	1	Surrenders - - - - -	126	16	10	
Interest - - - - -	2,012	4	2	Commission - - - - -	651	-	10	
Fines and Fees - - - - -	5	5	-	Expenses of Management - - - - -	1,283	13	10	
				Amount of Fund at the end of the Year - -	64,821	5	11	
£.	68,282	17	5		£.	68,282	17	5

FIRE INSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.	
Amount of Fund at the beginning of the Year	75,000	-	-	Losses by Fire (after deducting Re-insurances)	66,257	8	3	
Premiums (after deducting Re-insurances) -	102,914	12	9	Commission - - - - -	14,886	7	-	
Interest - - - - -	2,625	-	-	Expenses of Management - - - - -	15,561	12	11	
Fines and Fees - - - - -	10	6	-	Carried to Profit and Loss Account - -	5,744	10	7	
				Amount of Fund at the end of the Year - -	78,000	-	-	
£.	180,449	18	9		£.	180,449	18	9

N.B.—The Company is precluded by its Deed of Settlement from effecting Insurances out of the United Kingdom.

ANNUITY ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fund at the beginning of the Year	3,465	17	2	Payments to Annuitants during the Year -	455	17	6
Interest - - - - -	121	7	-	Amount of Fund at the end of the Year -	3,131	6	8
£.	3,587	4	2	£.	3,587	4	2

N.B.—The Company has ceased to do business in this Department for many years.

WEST OF ENGLAND FIRE AND LIFE INSURANCE COMPANY—*continued.*

INVESTMENT RESERVE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fund at the beginning of the Year	24,877	17	—	Estimated Depreciation on Investments at the end of the Year	9,000	—	—
Interest	870	14	5	Amount of Fund at the end of the Year	20,451	2	11
Transferred from Profit and Loss Account	3,000	—	—				
Profit on Investments realised	702	11	6				
£.	29,451	2	11	£.	29,451	2	11

PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance at the beginning of the Year	5,465	18	6	Dividends to Shareholders	10,500	—	—
Interest	7,885	2	—	Carried to Investment Reserve Account	3,000	—	—
Transferred from the Fire Insurance Account	5,744	10	7	Balance at the end of the Year	5,545	11	1
£.	19,045	11	1	£.	19,045	11	1

BALANCE SHEET

Of the West of England Fire and Life Insurance Company, on the 31st December 1891.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital, 600,000 L., of which is paid up - 210,000 - -				Mortgages on Property within the United Kingdom - - - - -	418,624	15	2
Life Assurance Fund (Ordinary) 741,399 15 7				Loans on the Company's Policies - - -	34,012	10	—
Life Assurance Fund (Combined System) - - - - 64,821 5 11				Investments:			
Fire Insurance Fund - - - - 78,000 - -				British Government Securities—New 2½ per Cent. Consols - - - - 34,800 - -			
Annuity Fund - - - - 3,131 6 8				Indian and Colonial Government Securities - - 47,016 13 11			
Investment Reserve Fund - 20,451 2 11				Colonial Municipal Securities 19,647 19 -			
Profit and Loss Account - - 5,545 11 1				Foreign Government Securities - - - - 25,799 19 7			
	1,123,349	2	2	Railway Debenture Stocks - 58,865 - -			
Claims under Life Policies (admitted but not yet paid) - 20,879 18 3				Railway Preference Stocks - 29,357 10 -			
Outstanding Fire Losses - - 12,915 6 8				Railway Ordinary Stocks - 15,478 18 8			
Sundry outstanding Accounts 1,888 10 -				House and other Property - 15,589 2 6	246,055	3	8
	35,689	14	11				
Dividends due to Proprietors - - - - 6,148 12 6				Loans on Life Interests - - - - -	47,448	18	9
				Loans on Reversions - - - - -	33,174	1	5
				Loans to Poor Law Unions, Lands Improvement Companies, and on County Rates, repayable by Instalments - - - -	288,938	—	5
				Loans on Personal Security with Policies -	9,334	4	2
				Agents' Balances, including outstanding Premiums - - - - -	12,757	6	3
				Outstanding Life Premiums - - - - -	1,794	2	6
				Interest accrued and outstanding - - -	24,514	15	6
				Outstanding Fire Claims due from other Offices	3,617	3	5
				Cash:			
				On Deposit - - - - 17,500 - -			
				In hand and on Current Account - - - - 27,410 8 4	44,910	8	4
£.	1,165,181	9	7	£.	1,165,181	9	7

T. W. Gray, } Auditors.
George Hirtzel, }

Thomas Snow, Chairman.
W. Cotton, } Directors.
Henry D. Thomas, }
Edwd. H. Smithett, Secretary.

CITY OF GLASGOW LIFE ASSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the City of Glasgow Life Assurance Company, for the Year ending 20th January 1892.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year - - - - -	1,776,733	15	10	Claims under Life Policies, after deduction of Sums re-assured - - - - -	137,722	9	7
Premiums, less Re-assurances, viz. :				Claims by Survivance under Endowment Policies - - - - -	3,570	13	1
£. s. d.				Surrenders - - - - -	5,839	7	9
New and Renewal Premiums 174,091 16 6				Annuities - - - - -	11,810	-	1
Single Payments - - 1,528 5 6	175,620	2	-	Commission - - - - -	8,977	2	-
Consideration for Annuities granted - -	8,340	8	11	Expenses of Management, including Rents for Offices belonging to and occupied by Company - - - - -	18,097	11	10
£. s. d.				Dividends to Shareholders - - - - -	9,600	-	-
Interest and Dividends - 72,202 14 9				Bonus to Policyholders taken in Cash - -	1,471	10	7
Rents - - - - - 1,390 8 1	73,593	2	10	Estimated difference of Exchange on Funds deposited in India - - - - -	1,311	11	6
Fees and Fines - - - - -	96	14	8	Amount of Funds at the end of the Year, as per Second Schedule - - - - -	1,835,983	17	10
				£. 2,034,384 4 3	£. 2,034,384 4 3		
£. 2,034,384 4 3							

BALANCE SHEET

Of the City of Glasgow Life Assurance Company, on the 20th January 1892.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital, paid up 60,000 - -				Mortgages on Property within the United Kingdom - - - - -	867,182	11	5
Life Assurance and Annuity Fund - - - - - 1,775,983 17 10				Loans on the Company's Policies - - - - -	74,741	6	2
Total Funds, as per First Schedule - -	1,835,983	17	10	Loans on Rates and Assessments - - - - -	132,032	18	3
Claims admitted but not paid - - - - -	26,964	13	3	Investments :			
Interest paid in advance - - - - -	1,169	15	10	Colonial Government Securities - - - - -	24,596	12	5
Annuities outstanding - - - - -	116	14	4	Railway Debentures and Debenture Stocks - - - - -	20,250	-	-
Surrender Values unpaid - - - - -	3,023	2	7	Railway Shares (Preference and Guaranteed) - - - - -	235,157	11	7
Dividends outstanding - - - - -	61	4	-	Stocks of Chartered Banks - - - - -	17,404	9	10
				Heritable Property, the Company's Offices in Glasgow, Edinburgh, and London - - - - -	36,258	4	11
				Company's Stock held by the Company - - - - -	1,561	-	6
				Feu Duties and Ground Rents - - - - -	229,208	2	2
				Reversions purchased - - - - -	6,427	12	5
				Deposits with Banks for fixed Periods - - - - -	133,692	15	8
				Agents' Balances - - - - -	7,029	6	6
				Outstanding Premiums in course of collection - - - - -	36,798	17	9
				Interest outstanding and accrued - - - - -	20,099	18	9
				Cash :			
				On Deposit - - - - - 7,000 - -			
				On Current Account and in hand - - - - - 15,464 9 -	22,464	9	-
				Office Furniture - - - - -	750	-	-
				Stamps - - - - -	49	17	6
				Bills receivable (Remittance Bills) - - - - -	1,613	13	-
£. 1,867,319 7 10				£. 1,867,319 7 10			

R. D. Mackenzie, Chairman.
Wm. L. Brown, Director.
David Ritchie, Director.
Fredk. F. Elderton, Manager.

MARINE AND GENERAL MUTUAL LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Marine and General Mutual Life Assurance Society, for the Year ending 31st December 1891.

	£.	s.	d.		£.	s.	d.		£.	s.	d.
Amount of Funds at beginning of the Year	-	595,375	12 10	Claims :							
Premiums :	£.	s.	d.	Under Life Policies (less							
Life Policies (less Re-	-	52,578	12 4	Re-assurances)	-	40,508	4 9				
Deferred Annuity Policies	-	4,791	11 11	Under Endowments matured		206	5 -				
Insurances of Mariners and				Under Insurances of Ma-							
Passengers' Effects	-	3,185	19 11	riners and Passengers'							
				Effects	-	1,400	10 -		42,114	19 9	
				Surrenders :							
Consideration for Annuities	- - -	441	- -	Life Policies	- - -	2,911	7 8				
Interest and Dividends	- - -	25,373	3 1	Deferred Annuity Policies	-	807	5 8				
Fines and Fees	- - -	47	1 2	Bonuses	-	998	15 3				
				Bonuses for reduction of							
				Premium	- - -	354	16 10		5,072	5 5	
				Annuities	- - - -	-	- -		3,884	17 10	
				Commission	- - - -	-	- -		3,467	12 10	
				Expenses of Management	- - - -	-	- -		10,742	11 2	
				Amount of Funds at the end of the Year, as							
				per Second Schedule	- - - -	-	- -		616,510	14 3	
£.		681,793	1 3					£.	681,793	1 3	

BALANCE SHEET

Of the Marine and General Mutual Life Assurance Society, on the 31st December 1891.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance Fund, being Amount of Funds as per First Schedule - - - - -	616,510	14	3	Mortgages on Property within the United Kingdom - - - - -	74,634	13	10
Claims admitted but not paid - - -	2,249	5	-	Loans on the Society's Policies - - -	20,019	7	9
Annuities not claimed - - - - -	417	-	-	Investments :			
Premiums paid in advance - - - - -	168	5	5	British Government Securities - - -	4,833	2	6
Surrender Values in suspense - - - - -	127	15	4	Indian and Colonial Government Securities - - -	100,278	16	11
				Indian Railway Securities (guaranteed) - - -	24,242	10	-
				Foreign Government Securities - - -	17,459	4	6
				Railway and other Debentures and Deben- ture Stock - - - - -	355,577	19	1
				Railway and other Stocks, Preference and Ordinary - - - - -	22,740	2	11
				Deposits for fixed Periods - - - - -	45,000	-	-
				Purchases of Reversions - - - - -	22,149	5	9
				Purchases of Life Interests and Annuities - - -	4,167	7	6
				Loans on Personal Security - - - - -	6,650	-	-
				Agents' Balances - - - - -	6,719	12	3
				Outstanding Premiums - - - - -	4,432	13	3
				Outstanding Interest - - - - -	4,466	16	4
				Cash :			
				On Deposit - - - - -	4,000	-	-
				In hand and on Current Account - - - - -	2,101	7	5
					6,101	7	5
£.	619,473	-	-	£.	619,473	-	-

Thos. Sutherland, Chairman.
J. H. Tritton, } Directors.
B. W. Richardson, }
C. G. Laing, Manager and Secretary.

UNION ASSURANCE SOCIETY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Union Assurance Society, for the Year ending 31st December 1891.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year - - - - -	1,387,065	18	-	Claims under Life Policies, after deduction of Sums re-assured - - - - -	115,230	7	9
Premiums, after deduction of Re-assurance Premiums -	211,939	8	11	Surrenders - - - - -	6,522	1	-
Interest and Dividends - - - - -	59,160	5	4	Bonus paid in Cash - - - - -	170	13	2
Assignment and other Fees - - - - -	35	-	-	Commission - - - - -	33,454	16	2
Profit realised on Investments - - - - -	265	15	11	Income Tax on Interest and Dividends - - - - -	1,439	5	7
				Expenses of Management - - - - -	25,144	6	5
				Bad Debts written off - - - - -	3	9	3
				Amount of Life Assurance Fund at the end of the Year -	1,476,501	8	10
£.	1,658,466	8	2	£.	1,658,466	8	2

II.—FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year, viz. :				Losses by Fire, after deduction of Re-assurances - -	143,709	6	6
Fire Reserve Fund - - - - -	275,539	-	-	Expenses of Management - - - - -	38,176	16	11
Foreign Fire Reserve Fund - - - - -	35,000	-	-	Commission - - - - -	40,382	4	9
Mortgage Reserve Fund - - - - -	10,000	-	-	Bad Debts written off - - - - -	8	4	3
	320,539	-	-	Balance carried to Profit and Loss Account - - -	12,989	19	11
Premiums, after deduction of Re-assurances - - -	235,266	12	4	Amount of Funds at the end of the Year, viz. :			
From Profit and Loss Account, carried to Foreign Fire Reserve Fund - - - - -	13,000	-	-	Fire Reserve Fund - - - - -	275,539	-	-
				Foreign Fire Reserve Fund - - - - -	48,000	-	-
				Mortgage Reserve Fund - - - - -	10,000	-	-
£.	568,805	12	4		333,539	-	-
				£.	568,805	12	4

III.—PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance from last Year - - - - -	27,327	17	8	Dividends to Shareholders - - - - -	40,500	-	-
Interest and Dividends - - - - -	37,498	12	9	Income Tax on Interest and Dividends - - - - -	817	8	3
Profits realised on Investments - - - - -	11,022	7	7	Extension and Management Expenses not carried to other Accounts - - - - -	2,043	6	1
Balance from Fire Account - - - - -	12,989	19	11	Transferred to Foreign Fire Reserve Fund - - -	13,000	-	-
				Balance - - - - -	33,378	3	7
£.	89,738	17	11	£.	89,738	17	11

UNION ASSURANCE SOCIETY—*continued.*

BALANCE SHEET

Of the Union Assurance Society, on the 31st December 1891.

LIABILITIES.		ASSETS.	
LIFE DEPARTMENT.		LIFE DEPARTMENT.	
	£. s. d.		£. s. d.
Life Assurance Fund - - - -	1,476,501 8 10	Mortgages on Property within the United Kingdom - - - -	567,020 18 1
Claims under Life Policies admitted but not yet paid - - - -	12,122 3 10	Loans on the Society's Policies - - -	67,157 3 9
	1,488,623 12 8	Investments :	
		British Government Securities - -	44,756 5 -
		Indian Government Securities - -	116,761 12 6
		Colonial Government Securities - -	34,757 5 6
		Foreign Government Securities - -	53,735 16 1
		Colonial Municipal Securities - -	20,377 4 5
		Railway and other Debentures and Bonds and Debenture Stocks - -	169,509 18 2
		Railway and other Stocks and Shares, Preference and Ordinary - -	185,727 1 11
		Loans on Railway and other Securities -	120,000 - -
		Loans on Rates - - - -	3,257 13 8
		Loans on Personal Security - - - -	400 - -
		House Property - - - -	28,137 13 1
		Branch Offices and Agents' Balances -	43,091 1 6
		Outstanding Premiums - - - -	3,590 13 -
		Credit Premiums - - - -	3,807 13 2
		Outstanding Interest, due and accrued -	17,608 18 4
		Cash on Current Account - - - -	8,926 14 6
			1,488,623 12 8
GENERAL RESERVES.		GENERAL RESERVES.	
FIRE AND LIFE.		FIRE AND LIFE.	
Subscribed Capital - - - -	450,000 - -	Mortgages on Property within the United Kingdom - - - -	432,805 - -
Of which is paid up - - - -	180,000 - -	Mortgages on Property out of the United Kingdom - - - -	19,975 - -
Life Reserve Fund - - - -	350,000 - -	Investments :	
Fire Reserve Fund - - - -	275,589 - -	British Government Securities - -	20,607 9 1
Foreign Fire Reserve Fund - - - -	48,000 - -	Indian Government Securities - -	24,498 19 10
Mortgage Reserve Fund - - - -	10,000 - -	United States Government Securities and Municipal and Railway Bonds - -	125,537 6 1
Profit and Loss - - - -	33,378 3 7	Bank Stock - - - -	20,570 - -
	896,917 3 7	Railway and other Debentures and Bonds and Debenture Stocks - - - -	35,766 17 4
Outstanding Fire Losses - - - -	28,152 18 2	Railway and other Stocks and Shares, Preference and Ordinary - -	19,601 1 5
Outstanding Fire Charges - - - -	2,570 18 -	Loans on Railway and other Securities -	35,100 - -
Outstanding Dividends - - - -	22,416 3 6	Loans on Rates - - - -	8,206 13 4
Re-insurance Premiums due to other Companies - - - -	5,049 2 2	Loans on Shares of the Society - -	2,395 - -
	955,106 5 5	Shares of the Society - - - -	24,705 16 9
		House Property - - - -	90,553 - 1
		Branch Offices and Agents' Balances -	34,018 6 11
		Outstanding Premiums - - - -	6,745 2 9
		Re-insurance Premiums due from other Companies - - - -	15,533 8 9
		Outstanding Interest, due and accrued -	10,198 6 1
		Cash in hand and on Current Account -	28,288 17 -
			955,106 5 5
£. 2,443,729 18 1		£. 2,443,729 18 1	

Stephen Soames, Chairman.
J. T. Mills, } Directors.
J. Mews, }
Wm. Wallis, Actuary.
Chas. Darrell, Secretary.

We have audited the above Accounts in detail with the Books and Vouchers, and certify as to their correctness therewith.
We have also examined the Deeds, Securities, Certificates, &c., representing the Assets and Investments set out in the above Balance Sheet, and certify that they were in possession and safe custody at the above date.

Saffery, Son & Co Chartered Accountants.

Saffery, Son & Co Chartered Accountants.

CO-OPERATIVE INSURANCE COMPANY (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Co-operative Insurance Company (Limited), for the Year ending 31st December 1891.

LIFE INSURANCE ACCOUNT.

	£. s. d.		£. s. d.
Amount of Life Insurance Fund at the beginning of the Year - - - - -	3,427 14 9	Claims under Life Policies - - - - -	25 - -
Premiums (no Re-insurances) - - -	1,692 9 7	Surrenders - - - - -	22 2 1
Interest and Dividends - - - - -	153 1 8	Commission - - - - -	94 1 8
Fines - - - - -	- 12 -	Expenses of Management - - - - -	139 11 5
Assignment Fees - - - - -	- 10 -	Amount of Life Insurance Fund at the end of the Year, as per Balance Sheet - -	4,993 12 10
£.	5,274 8 -	£.	5,274 8 -

FIRE INSURANCE ACCOUNT.

	£. s. d.		£. s. d.
Amount of Fire Insurance Fund at the beginning of the Year :		Losses by Fire, after deduction of Re-insurances - - - - -	2,634 2 8
Unearned Premiums - £. s. d. 2,220 10 3		Expenses of Management - - - - -	1,699 - 6
Balance - - - - - 9,597 15 10		Commission - - - - -	847 14 9
	11,818 6 1	Amount of Fire Insurance Fund at the end of the Year, as per Balance Sheet :	
Premiums received, after deduction of Re-insurances - - - - -	8,085 13 1	Unearned Premiums - £. s. d. 2,473 2 6	
		Balance - - - - - 12,249 18 9	
£.	19,903 19 2		14,723 1 3
		£.	19,903 19 2

FIDELITY GUARANTEE ACCOUNT.

	£. s. d.		£. s. d.
Amount of Fidelity Insurance Fund at the beginning of the Year :		Claims under Fidelity Guarantee Policies (no Re-insurances) - - - - -	266 4 6
Unearned Premiums - £. s. d. 324 12 5		Expenses of Management - - - - -	253 13 3
Balance - - - - - 860 - 5		Commission - - - - -	46 11 2
	1,184 12 10	Amount of Fidelity Insurance Fund at the end of the Year, as per Balance Sheet :	
Premiums (no Re-insurances) - - -	1,070 14 6	Unearned Premiums - £. s. d. 361 5 3	
		Balance - - - - - 1,325 13 2	
£.	2,255 7 4		1,686 18 5
		£.	2,255 7 4

CO-OPERATIVE INSURANCE COMPANY (LIMITED)—*continued.*

PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.	£.	s.	d.	
Balance of last Year's Account - - -	1,011	11	7	Dividends to Shareholders for 1890	671	17	10				
				Added to Reserve Fund - - -	339	13	9	1,011	11	7	
Income from Investments : £. s. d.				Dividend on Repaid Uncalled Capital - - -				24	8	11	
Interest and Dividends - - -	1,376	2	4	Income Tax - - -				92	6	9	
Rents, after deduction of Expenses of Property - - -	76	6	4	Propagandist Expenses, not apportioned to other Accounts - - -				28	10	2	
	1,452	8	8	Written off House Property - - -				50	-	-	
Less—carried to Life Insurance Account - - -	153	1	8	Written off Investment - - -				1	-	-	
				Bad Debt - - -				-	7	1	
	1,299	7	-	Benevolent Grants - - -				13	3	-	
				Balance, as per Balance Sheet - - -				1,089	11	1	
£.	2,310	18	7					£.	2,310	18	7

BALANCE SHEET

Of the Co-operative Insurance Company (Limited), on the 31st December 1891.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital, in Shares of 1 l. each - - - - -	50,000	-	-	Mortgages on Property within the United Kingdom - - - - -	4,920	-	-
Less—Amount uncalled - - - - -	40,000	-	-	Investments : £. s. d.			
4s. per Share called up - - - - -	10,000	-	-	North Staffordshire Railway 4½ per Cent. Debenture Stock	2,387	5	-
Credited in excess of 4s. per Share - - - - -	2,346	-	-	Manchester, Sheffield, and Lincolnshire Railway Guaranteed South Yorkshire 4½ per Cent. Rent-charge Stock - - -	1,961	5	-
	12,346	-	-	Lancashire and Yorkshire Railway Guaranteed 6 per Cent. Stock - - - - -	1,801	11	6
General Reserve Fund - - - - -	4,274	3	5	South Eastern Railway Consolidated Preference 5 per Cent. Stock - - - - -	1,555	-	-
Life Insurance Fund - - - - -	4,993	12	10	London, Brighton, and South Coast Railway 5 per Cent. Preference Stock - - -	1,500	-	-
Fire Insurance Fund - - - - -	14,723	1	3	Manchester, Sheffield, and Lincolnshire Railway 5 per Cent. Preference Stock, 1872	1,432	10	-
Fidelity Insurance Fund - - - - -	1,686	18	5	Great Eastern Railway 4 per Cent. Guaranteed Stock - - -	1,275	-	-
Profit and Loss - - - - -	1,089	11	1	Glasgow and South Western Railway 4 per Cent. Preference Stock - - - - -	263	5	-
	39,113	7	-	House Property at Longsight	1,250	-	-
				Huddersfield Corporation Stock	1,041	-	-
Outstanding Fire Losses - - - - -	264	2	5	Blackburn Corporation Stock	1,000	-	-
Fidelity Losses - - - - -	166	12	3	Shares in Co-operative Wholesale Society - - - - -	500	-	-
Premium Accounts, Credit Balances :				Shares in Scottish Wholesale Society - - - - -	300	-	-
Fire and Fidelity - - - - -	616	7	8	Shares in Co-operative Printing Society - - - - -	200	-	-
Fire Agency - - - - -	113	17	-	Shares in Rochdale Land and Building Company - - -	30	-	-
Premiums owing to Fire Offices - - -	432	14	9	Shares in Co-operative Newspaper Society - - - - -	20	-	-
Expenses - - - - -	65	17	10	Shares in Mutual Telephone Company - - - - -	40	-	-
Bank Cheques not presented - - - -	455	3	11	Shares in Manchester and Sheffield Equitable Co-operative Society - - - - -	3	13	1
Unclaimed Dividend - - - - -	2	9	6				
	2,117	5	4	Loans upon Personal Security :			
£.	41,230	12	4	Scottish Co-operative Wholesale Society - - - - -	2,066	14	11
				Co-operative Printing Society	1,000	-	-
				Premium Accounts, Debit Balances :			
				Life - - - - -	138	1	9
				Fire and Fidelity - - - - -	156	13	-
				Outstanding Agency Premiums - - -	15	11	8
				Cash at Co-operative Wholesale Bank :			
				On Deposit - - - - -	14,971	15	9
				On Current Account - - - - -	1,312	6	5
				Cash in hand - - - - -	33	13	7
				Fire Losses recovered - - - - -			
				£.			
				£.	16,317	15	9
					55	5	8
				£.	41,230	12	4

William Barnett, Chairman,
E. Vansittart Neale,
Thos. Wood,
James Odgers, Manager.

} Directors.

NATIONAL PROVIDENT INSTITUTION.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the National Provident Institution, for the Year ending 20th November 1891.

[illegible]

BALANCE SHEET

Of the National Provident Institution, on the 20th November 1891.

LIABILITIES.		£.	s.	d.	ASSETS.		£.	s.	d.
Total Funds, as per First Schedule	- - - -	4,379,716	18	1	Mortgages on Property in England and Wales	- - -	2,837,033	14	9
Claims admitted but not paid	- - - -	42,926	-	0	Advances to Corporate Bodies in England and Wales	- - -	518,595	6	7
Standing to the Credit of Reserve Account	- - - -	69,710	-	-	Milford Estate	- - -	242,335	12	8
Amount due to Agents, and other Credit Balances	- - - -	3,894	13	1	Loans on Life Interest and Reversions	- - -	30,617	10	-
					Loans on the Society's Policies	- - -	385,273	9	9
							£.	s.	d.
					Colonial Government Securities	- - -	431,847	-	3
					Indian Railway Debenture Stock	- - -	21,061	7	6
					Ground Rents	- - -	4,767	15	11
					Freehold Offices of the Institution in Grace-				
					church-street	- - -	36,770	18	10
					Other House Property	- - -	85,497	18	8
					Office Fixtures and Furniture	- - -	2,748	6	7
									533,293
					Amount due by Agents and others	- - -	3,816	4	-
					Outstanding Interest	- - -	22,638	13	4
					Cash, on Deposit with—		£.	s.	d.
					Reeves, Whitburn & Company	- - -	55,000	-	-
					National Discount Company	- - -	65,000	-	-
					Union Discount Company	- - -	5,000	-	-
					In hands of the Bankers	- - -	7,924	6	11
					Bills not due	- - -	558	12	0
					Petty Cash in hand	- - -	15	9	4
									132,598
					Policy and Loan Stamps in hand	- - -	39	4	1
£.		4,696,247	11	11	£.		4,696,247	11	11

John Scott, Chairman.
Joseph F. Christy,
Robert Mayne Curtis, } *Directors.*
William E. Willans,
Arthur Smither, Actuary and Secretary.

43, Gracechurch-street, E.C., London, 19 January 1892.

PROVIDENT CLERKS' MUTUAL LIFE ASSURANCE ASSOCIATION.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Provident Clerks' Mutual Life Assurance Association, for the Year ending 31st December 1891.

	£.	s.	d.	Claims under Life Policies, including Bonuses (less Re-assurances) :	£.	s.	d.		£.	s.	d.	
Amount of Funds at the beginning of the Year - - - - -	1,599,645	12	5	Amount paid - - -	66,392	17	2					
Premiums : - - - - -	£.	s.	d.	Suspense Account for claims admitted or notified, but not yet due for payment - -	16,849	6	2					
New - - - - -	* 4,488	10	-						83,242	3	4	
Renewal - - - - -	124,547	1	-	Endowment Policies matured - - -	-	-	-		8,214	13	-	
	129,035	11	-	Cash Bonuses paid to Members - - -	-	-	-		169	1	-	
Less paid for Re-assurances	4,130	6	2	Policies surrendered - - -	-	-	-		5,834	12	11	
	124,905	4	10	Annuities - - - - -	-	-	-		14,061	1	9	
Consideration for Annuities granted - - -	743	5	-	Commission - - - - -	-	-	-		5,186	6	2	
Interest and Dividends - - - - -	65,414	1	5	Expenses of Management : - - -	£.	s.	d.					
				Medical Fees - - - - -	817	19	-					
				Remuneration to Directors - - -	2,800	-	-					
				Law Charges - - - - -	234	1	-					
				Auditors' Fee - - - - -	135	-	-					
				Consulting Actuary's Fee - - -	52	10	-					
				Salaries and Income Tax - - -	4,611	-	10					
				Printing, Stationery, and Advertising - - - - -	1,181	6	9					
				Rent, Rates and Taxes - - -	536	5	1					
				Furniture and Repairs - - -	120	8	3					
				Country and Travelling Agents for Salaries and Expenses - - - - -	976	13	-					
				Extension of Agencies - - -	301	5	-					
				Policy, Receipt and Postage Stamps - - - - -	450	1	8					
				Messengers' Wages, In- cidentals and Petty Expenses - - - - -	1,333	8	2					
									13,049	18	9	
				Amount of Funds at the end of the Year, as per Second Schedule - - - - -					1,660,950	6	9	
	£.	1,790,708	3	8					£.	1,790,708	3	8

* The new Annual Income from Policies effected
in 1891 is 8,084 l. 6 s. 3 d.

* The new Annual Income from Policies effected in 1891 is 8,084 l. 6 s. 3 d.

BALANCE SHEET

Of the Provident Clerks' Mutual Life Assurance Association, on the 31st December 1891.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Total Funds, as per First Schedule - - -	1,660,950	6	9	Mortgages on Property within the United Kingdom - - -	286,895	17	8
Investment Reserve Fund - - - - -	2,118	-	-	Mortgages on Parochial and Borough Rates, and on Public Works sanctioned by Act of Parliament - - -	329,572	9	6
Claims admitted or notified, but not yet due for payment - - - - -	16,849	6	2	Life Interests and Reversions - - -	8,862	19	8
Claims outstanding from previous years - -	1,446	-	9	Loans on Policies within their Surrender Values - - -	126,561	-	-
Agents' Balances, due by Association - - -	39	9	7	Investments :			
Annuities due but not yet paid - - - - -	431	8	8	British Government Securities - - -	21,300	-	-
Commission due but not yet paid - - - - -	150	-	-	Indian and Colonial Government Securities - -	94,576	11	4
				Railway and other Debentures and Debenture Stocks - - -	258,314	16	7
				Railway Stocks (Preference and Ordinary) -	321,019	14	3
				Gas Companies' Stocks (Preference and Ordinary) -	109,959	9	11
				Freehold and Leasehold Property, including House, 27, Moorgate-street - - -	39,564	14	10
				Rent Charges - - - - -	44,855	8	4
				Agents' Balances - - - - -	10,540	6	5
				Outstanding Premiums - - - - -	7,182	19	8
				Outstanding Interest - - - - -	2,049	10	9
				Accrued Interest - - - - -	17,775	12	7
				Cash :			
				In hand and on Current Account - - -	2,954	9	5
				Balance of Policy Stamp Account - - -	8	11	-
£.	1,681,984	11	11	£.	1,681,984	11	11

Edwd. Coleman, Chairman.
 G. Acton Davis, } Directors.
 H. E. Tindall, }
 Jno. Edwd. Gwyer, Secretary.

Examined and compared with the books, vouchers, and securities of the Association, and found correct.

Goymour Cuthbert, 83, Queen-street, E.C.

John W. Woodthorpe, Leadenhall Buildings, E.C., Chartered Accountant,

Alfred Pamphilon, General Post Office, London.

Auditors.

8 February 1892.

SCOTTISH WIDOWS' FUND AND LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Scottish Widows' Fund and Life Assurance Society, for the Year ending 31st December 1891.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	10,800,291	3	11	Claims under Policies (after deduction of Sums Re-assured)	798,940	18	2
Premiums (less 11,898 £. 15 s. 8 d. Re-assurance Premiums) -	850,452	11	7	Surrender Values -	54,017	13	8
Consideration for Annuities granted -	11,440	9	-	Annuities -	14,615	5	4
Interest and Rents -	469,258	16	11	Commission -	27,947	1	10
Fines for delay in payment of Premiums -	737	10	6	Expenses of Management -	58,243	8	8
Fees for notices of Assignments	271	10	-	Bonuses taken in Cash -	4,565	2	10
	1,332,160	18	-	Income Tax -	11,251	4	6
					969,580	15	-
	£. 12,132,452	1	11	Amount of Funds at end of Year, as per Second Schedule	11,162,871	6	11
					£. 12,132,452	1	11

BALANCE SHEET

Of the Scottish Widows' Fund and Life Assurance Society, on the 31st December 1891.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance and Annuity Funds -	11,031,557	13	1	Mortgages on Property within the United Kingdom -	5,332,094	9	
Investments and Exchange Reserve Fund -	131,313	13	10	Mortgages on Property out of the United Kingdom -	1,982,054	13	11
Total Funds, as per First Schedule	11,162,871	6	11	Loans on the Society's Policies (within their Surrender Value) -	898,854	2	8
Claims admitted but not paid	175,725	13	6	Investments:			
Surrender Values unclaimed -	14,351	19	5	British Government Securities -	79,442	11	5
Annuities past due -	2,288	10	3	Indian and Colonial Government Securities	582,522	10	5
Commission on Outstanding Premiums -	10,071	10	-	Colonial Municipal Securities -	326,662	4	11
Expenses outstanding -	5,169	7	-	Railway and other Debentures and Debenture Stocks -	802,476	18	-
Sums lodged to meet Premiums and Interest not yet due -	1,737	16	10	Loans on Statutory Rates -	174,953	8	1
Balance due on Bank Accounts	52,842	7	7	Loans on Reversions and Annuities -	11,500	-	-
	262,187	4	7	Deposits for fixed Terms -	630,000	-	-
				House Property at Head Office and Branches	205,406	13	10
				Feu Duties -	1,543	19	-
				Agents' Balances (since accounted for) -	9,403	16	9
				Outstanding Premiums (days of grace running)	263,328	16	10
				Outstanding Interest -	13,896	15	6
				Interest accrued, but not yet payable -	106,077	14	4
				Rents due at Christmas -	655	11	9
					120,630	1	7
				Rent Charges in course of collection -	3,837	1	1
				Cash in hand at Head Office and Branches -	347	4	-
	£. 11,425,058	11	6		£. 11,425,058	11	6

B. F. Primrose, Chairman.
 John Mackenzie, Director.
 Jas. Auldjo Jamieson, Director.
 A. H. Turnbull, Manager and Actuary.

Head Office, Edinburgh, 9, St. Andrew-square,
 26 April 1892.

ECONOMIC LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Economic Life Assurance Society, for the Year ending 31st December 1891.

	£.	s.	d.	£.	s.	d.		£.	s.	d.	£.	s.	d.
Assurance Fund at the beginning of the Year -	3,483,727	10	6				Claims by death :						
							Sums assured -	-	-	208,713	19	-	
							Bonus -	-	-	69,924	18	-	
Investment Fluctuation Account -	14,730	11	6										278,638 17 -
Reserve Account -	4,233	7	1				Surrenders :						
				3,502,691	9	1	Sums assured -	-	-	12,857	15	-	
							Bonus -	-	-	5,035	2	6	
Premiums -	209,299	13	8										17,892 17 6
Less Re-assurances -	882	15	8				Bonus taken in reduction of Premiums -	-	-				7,367 9 8
				208,416	18	-	Annuities -	-	-				323 9 7
							Commission -	-	-				7,610 10 4
Consideration for Annuities granted -				1,550	-	-				£.	s.	d.	
Interest and Dividends -				143,336	3	5	Expenses of Management -	-	-	16,663	18	4	
							Pensions -	-	-	1,900	-	-	
Fees and Fines -				112	11	7							18,563 18 4
Compensation on early Discharge of Loans -				1,133	-	-	Property and Income Tax -	-	-				3,354 4 7
Difference on realisation and re-valuation of Securities -				3,707	6	11	Amount of Funds at the end of the Year, as per Second Schedule :			£.	s.	d.	
							Assurance Fund -	-	-	3,507,159	3	5	
							Investment Fluctuation Account -	-	-	15,863	11	6	
							Reserve Account -	-	-	4,233	7	1	
													3,527,256 2 -
£.	3,861,007	9	-							£.			3,861,007 9 -

BALANCE SHEET

Of the Economic Life Assurance Society, on the 31st December 1891.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
Assurance Fund - - -	3,507,159	3 5	Mortgages on Property within the United Kingdom - - -	668,053	11 11
Investment Fluctuation Account - - -	15,863	11 6	Mortgages on Rent Charges - - -	182,052	12 5
Reserve Account - - -	4,233	7 1	Mortgages on Life Interests - - -	292,000	- -
Total Funds, as per First Schedule - - -	3,527,256	2 -	Mortgage on Reversion - - -	900	- -
Claims admitted but not paid - - -	18,643	18 -	Mortgages on County and Corporation Rates - - -	438,281	12 10
Claims announced but not proved - - -	51,529	4 -	Mortgages on Poor Rates - - -	153,418	10 3
Sundry credit balances - - -	300	- -	Mortgages on General District Rates - - -	443,910	15 8
			Loans on the Society's Policies (within their Surrender Value) - - -	178,629	5 -
			Bank of England Stock - - -	80,629	- -
			Indian and Colonial Government Securities - - -	600,978	7 6
			County and Corporation Stocks and Bonds - - -	13,500	- -
			Trust and Docks Debentures - - -	39,991	2 6
			Railway Debentures and Debenture Stocks - - -	213,523	18 8
			Railway Stocks (Preference and Guaranteed Ordinary) and Annuities - - -	45,457	3 6
			Reversions purchased - - -	66,773	5 6
			Life Interests purchased - - -	21,249	9 1
			Freehold Property - - -	46,828	- -
			Agents' Balances - - -	14,543	11 2
			Outstanding Premiums - - -	15,752	17 1
			Outstanding Interest: £. s. d.		
			Due and payable - - -	5,671	11 9
			Accrued but not yet payable - - -	43,004	- -
				48,675	11 9
			Cash: £. s. d.		
			Short Bills not due - - -	14	4 -
			On Deposit with Society's Bankers - - -	20,000	- -
			In hand and on Current Account - - -	12,566	5 2
				32,580	9 2
£.	3,597,729	4 -	£.	3,597,729	4 -

H. Barnett, Chairman.
M. Biddulph, Deputy Chairman.
J. Harman, Director.
Geo. Todd, Actuary and Secretary.

STANDARD LIFE ASSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Standard Life Assurance Company, for the Year ending 14th November 1891.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year, 16th November 1890	7,317,454	-	9	Claims under Life Policies, including Bonus Additions (after deduction of Sums re-assured)	648,692	13	10
Premiums (after deduction of Re-assurance Premiums)	698,874	5	2	Surrenders	65,840	15	9
Consideration for Annuities granted	122,410	6	5	Annuities	57,444	3	8
Interest and Dividends	307,846	8	2	Commission	34,186	-	8
Fines and Fees	842	10	11	Expenses of Management (including expenses of investigation)	90,612	4	3
				Dividend and Bonus to Shareholders	25,000	-	-
				Income Tax	6,657	7	3
				Exchange Account	10,297	7	5
				Amount of Funds at the end of the Year 14th November 1891, as per Second Schedule	7,508,696	18	7
£.	8,447,427	11	5	£.	8,447,427	11	5

BALANCE SHEET

Of the Standard Life Assurance Company, on the 14th November 1891.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up	120,000	-	-	Mortgages on Property within the United Kingdom	3,311,497	14	2
Assurance and Annuity Fund	7,298,917	15	10	Mortgages on Property out of the United Kingdom	1,459,880	10	3
Reserve Fund	80,000	-	-	Loans on the Company's Policies, within their Surrender Value	392,611	-	4
Balance carried forward	9,779	2	9	Investments:			
Total Funds, as per First Schedule	7,508,696	18	7	British Government Securities	37,790	6	3
Claims under Policies admitted but not matured	165,597	19	8	Indian and Colonial Government Securities	361,390	11	7
Dividends to Proprietors (due at and prior to 15th November) outstanding	12,163	6	-	Indian and Colonial Municipal and other Bonds	490,074	2	4
Annuities outstanding	2,227	17	6	Railway and other Debentures and Debenture Stock	158,926	13	9
				Bank Deposits for fixed periods	190,000	-	-
				House Property:			
				Freehold	342,764	5	11
				Leasehold	26,983	12	11
					369,747	18	10
				Stocks of Scottish Chartered Banks	12,641	2	7
				Company's Shares	300	-	-
				Ground Rents and Feu-duties	96,173	18	6
				Life Rents and Reversions purchased	118,354	18	-
					135	-	-
				Loans upon Indian Government Securities			
				Loans upon Personal Security with Policies of Assurance, repayable by Instalments	92,681	1	6
				Agents' Balances in course of Collection	177,574	17	-
				Premiums and price of Annuity outstanding in course of Collection	100,812	13	1
				Interest accrued, but not due	70,563	-	4
				Interest due, but not paid	23,166	8	1
				Cash:			
				On Deposit	174,611	13	8
				On Current Accounts and in hand	49,690	6	3
					224,301	19	11
				Deed and Receipt Stamps on hand	62	5	3
£.	7,688,686	1	9	£.	7,688,686	1	9

James Hope, Chairman.
W. Moncrieff, Director.
James King, Director.
Spencer C. Thomson, Manager and Actuary.

Edinburgh, 6 April 1892.

HAND-IN-HAND FIRE AND LIFE INSURANCE SOCIETY.

(Third and Fourth Schedules.)

REVENUE ACCOUNT

Of the Hand-in-Hand Fire and Life Insurance Society, for the Year ending 31st December 1891.

LIFE.			LIFE.			LIFE.		
Amount of accumulated Funds at the beginning of the Year, viz. :—	£.	s. d.	£.	s. d.	£.	s. d.	£.	s. d.
General accumulated Fund (Fire and Life) - - - - -	1,705,951	15 8			Claims under Policies (after deduction of Sums Re-assured) :			
Life Assurance Fund (under the Act of 1870)* - - - - -	762,407	3 6			By Death - - - - -	115,249	18 6	
			2,468,358	19 2	By Endowments matured - - - - -	800	- -	
Interest and Dividends (Fire and Life) - - - - -			101,679	1 6	Surrenders - - - - -	3,840	8 6	
					Annuities - - - - -	11,132	18 2	
					Commission - - - - -	3,418	2 9	
					Expenses of Management - - - - -	13,777	4 11	
					Bonus Returns - - - - -	74,152	19 8	
								222,371 12 6

REVENUE ACCOUNT

Of the Hand-in-Hand Life Assurance Fund, for the Year ending 31st December 1891.

(The whole of these figures are included in the General Revenue Account.)

(The whole of these figures are included in the General Account)														
			£.	s.	d.	Claims under Policies (after deduction of			£.	s.	d.			
Amount of Fund at the beginning of the Year *			-	-	762,407	3	6	Sums Re-assured)	-	-	33,100	-		
								Ditto, Endowment Policies	-	-	800	-		
			£.	s.	d.			Surrenders	-	-	3,404	9 1		
Premiums (after deductions of Re-Assurance Premiums) <td>-</td> <td>-</td> <td>112,900</td> <td>11</td> <td>7</td> <td>Annuities</td> <td>-</td> <td>-</td> <td>10,355</td> <td>15 9</td>			-	-	112,900	11	7	Annuities	-	-	10,355	15 9		
Consideration for Annuities Granted <td>-</td> <td>-</td> <td>15,144</td> <td>16</td> <td>1</td> <td>Commission</td> <td>-</td> <td>-</td> <td>3,102</td> <td>3 3</td>			-	-	15,144	16	1	Commission	-	-	3,102	3 3		
Fines and Fees <td>-</td> <td>-</td> <td>75</td> <td>6</td> <td>6</td> <td>Expenses of Management</td> <td>-</td> <td>-</td> <td>9,776</td> <td>14 -</td>			-	-	75	6	6	Expenses of Management	-	-	9,776	14 -		
								Bonus Returns	-	-	42,753	12 2		
					127,520	14	2							
								Income Tax	-	-	-	-		
Interest and Dividends <td>-</td> <td>-</td> <td>32,609</td> <td>4</td> <td>8</td> <td>Net Decrease in value of Securities</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td>			-	-	32,609	4	8	Net Decrease in value of Securities	-	-	-	-		
								Amount of Fund at the end of the Year*	-	-	-	-		
			£.		922,537	2	4				£.	922,537	2	4

*Under the Life Assurance Companies' Act, 1870; this Fund, arising out of Life Contracts entered into since the passing of that Act, is not liable for Fire Claims.

BALANCE SHEET

Of the Hand-in-Hand Fire and Life Insurance Society, on the 31st December 1891.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
General accumulated Fund (Fire and Life)	1,699,193	14 8	Mortgages on Land within the United Kingdom	-	405,614 3 8
Life Assurance Fund (under the Act of 1870)	809,732	- 1	Mortgages on Houses within the United Kingdom	-	353,420 2 11
			Mortgages on Life and Reversionary Interests	-	127,173 3 7
			Mortgages on County Rates	-	90,973 12 8
			Mortgages on Borough Rates	-	112,448 9 8
			Loans on the Society's Policies, Life	-	103,780 9 8
			Loans on the Society's Policies (Half Credit), Life	-	15,984 2 1
Claims under Life Policies admitted, but not yet paid	20,099	19 -	Investments:-		
Bonuses due but not paid	2,159	3 9	British Government Securities	-	29,740 12 -
Annuities due but not applied for	466	11 9	British Corporation Stocks	-	22,275 - -
Income Tax due but not paid	446	2 5	Colonial Government Securities	-	187,603 2 3
Sundry Credit Balances	710	8 9	Eastern Bengal "A" Annuity	-	8,188 4 8
Outstanding Fire Losses	9,614	13 9	Foreign Government Securities	-	144,381 15 -
			Railway and other Debentures	-	188,696 11 2
			Railway and other Preference Stocks	-	328,283 13 -
			Indian Railways Guaranteed Stock	-	94,847 6 -
			New River Adventurer's Share	-	100,000 - -
			Freehold Property	-	17,282 13 6
			Leasehold Property	-	83,293 1 1
			Society's Premises	-	26,468 12 11
			Less Sinking Fund	-	1,208 10 11
					25,260 2 -
			Furniture and Fittings	-	1,912 13 4
			Land Tax redeemed	-	571 8 2
			Reversions	-	12,987 - -
			Life Interest	-	19,544 6 8
			Freehold Ground Rents	-	31,229 5 9
			Leasehold Ground Rents	-	4,063 5 4
			Agents' Balances	-	4,649 15 4
			Outstanding Premiums, Life	-	5,256 5 -
			Outstanding Interest	-	22,023 4 8
			Accrued Interest	-	10,591 3 -
			Money on Deposit for fixed periods	-	15,000 - -
			Cash in hand and on Current Account	-	13,241 9 2
£.	2,542,422	14 2		£.	2,542,422 14 2

Charles R. G. Hoare, Chairman.

L. G. Heath, Director.

Frederick Locker-Lampson, Director.

B. Blenkinsop, Secretary, Principal Officer.

We certify the above Accounts to be correct according to the Books of the Society. We have examined the various Securities, and certify the same to be in order. The Investments, the prices of which are quoted in the Stock Exchange Official List, are taken at the Market Prices of 31st December.

Turquand, Youngs, Wise, Bishop, & Clarke, Auditors.

LANCASHIRE INSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Lancashire Insurance Company, for the Year ending 31st December 1891.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at beginning of the Year	833,963	11	7	Claims under Life Policies (after deduction of sums re-assured)	65,050	-	-
Premiums after deduction of Re-assurance Premiums	88,022	12	3	Annuities	269	8	2
Interest and Dividends	34,023	6	7	Surrenders	4,729	-	3
				Commission	4,151	8	6
				Expenses of Management	8,028	12	3
				Bonuses paid in Cash	9,141	19	2
				Amount of Life Assurance Fund at the end of the Year	862,639	2	1
£.	954,009	10	5	£.	954,009	10	5

II.—FIRE ACCOUNT.

Premiums received after deduction of Re-assurances	-	£	s.	d.	Losses by Fire (after deduction of Re-assurances)	-	-	-	£	s.	d.
		905,238	16	5	Expenses of Management	-	-	-	624,519	7	1
					Commission	-	-	-	123,558	10	-
					Surplus carried to Profit and Loss Account	-	-	-	149,287	8	6
									107,873	10	10
		£.							£.		
		905,238	16	5					905,238	16	5

III.—PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance from last Year - - - - -	21,874	17	6	Dividends to Shareholders, including that due 20th January 1892 - - - - -	34,123	5	-
Fire Insurance and General Reserve Funds at beginning of the Year - - - - -	400,000	-	-	Foreign State Taxes - - - - -	9,927	15	11
Interest and Dividends - - - - -	26,046	7	8	American Goodwill - - - - -	11,429	-	-
Surplus from Fire Business - - - - -	107,873	10	10	Reserve Fund for American Purchase - - - - -	80,000	-	-
				Fire Insurance Fund - - - - -	254,000	-	-
				General Reserve Fund - - - - -	146,000	-	-
				Balance carried forward - - - - -			
£.	555,794	16	-		£.	555,794	16

BALANCE SHEET

Of the Lancashire Insurance Company, on the 31st December 1891.

LIABILITIES.			ASSETS.			LIFE.		FIRE.										
	£.	s. d.		£.	s. d.	£.	s. d.	£.	s. d.									
Shareholders' Capital	-	-	272,986	-	-	Mortgages on Property within the United Kingdom	416,233	13	7	385,642	17	10	30,590	15	9			
Life Assurance Fund	-	-	862,639	2	1	Mortgages on Property out of the United Kingdom	67,937	14	10	57,241	8	3	10,096	6	-			
Fire Insurance and Reserve Funds	-	-	480,000	-	-	Loans on the Company's Policies	31,373	1	3	31,373	1	3	-	-	-			
Balance carried forward	-	-	20,314	15	1	Investments :												
			1,655,939	17	2	British Government Securities	-	24,220	-	24,220	-	-	-	-	-			
Claims under Life Policies admitted, but not yet paid	12,643	14	4			Colonial Government Securities	-	46,469	13	9	4,956	5	-	41,513	8	9		
Outstanding Fire Losses	98,612	-	-			Foreign Government Securities	-	227,941	1	-	-	-	-	227,941	1	-		
Dividends due to Shareholders, including that payable 30th January 1892	23,810	14	6			Railway and other Debentures, and Debenture Stocks	-	267,823	8	4	-	-	-	116,270	6	1		
			135,066	8	10	Railway Preference and other Shares	-	53,180	14	2	-	-	-	38,470	18	4		
						House Property and Land	-	156,058	10	4	-	-	-	14,709	15	10		
						Bank Deposits for Periods	-	90,478	13	2	-	-	-	62,327	10	7		
						Deposits with Foreign Companies	-	25,674	2	8	-	-	-	90,478	13	2		
						Deposit with United States Trust Company	-	103,062	8	9	-	-	-	-	-	25,674	2	8
						American Goodwill Account	-	-	-	994,308	12	2	-	-	-	103,062	8	9
						Personal Loans	-	-	-	34,287	-	-	-	-	-	34,287	-	-
						Agents' and Branch Office Balances	-	-	-	46	-	-	-	-	-	-	-	-
						Outstanding Premiums at Head Office	-	-	-	162,290	6	11	25,050	6	8	137,240	-	3
						Interest accrued	-	-	-	2,094	19	10	809	3	-	1,293	16	10
										12,060	14	3	6,046	19	2	6,013	15	1
						Cash at Bankers	-	-	-	17,301	-	6	-	-	-	-	-	-
						Cash on Deposit	-	-	-	29,965	18	-	-	-	-	-	-	-
						Bills on hand	-	-	-	3,107	4	8	-	-	-	-	-	-
										50,374	3	2						
£.	1,771,006	6	-			£.	1,771,006	6	-				875,282	16	5	895,723	9	7
																£. 1,771,006 6 -		

Edward Coward, Chairman.
Hy. Jump,
John Alex. Beith, } *Directors.*
George Stewart, General Manager and Actuary.

Examined 9 February 1892.

We have examined this Account, and find the same correct.

A. Murray,
John E. Halliday, } Auditors.

ALLIANCE ASSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Alliance Assurance Company, for the Year ending 31st December 1891.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.	
Amount of Life Assurance Fund at the beginning of the Year - - - - -	2,041,335	12	3	Claims (including Bonus Additions) under Life Policies, after deduction of Sums Re-assured - - - - -	154,614	19	11	
Premiums, after deduction of Re-assurance Premiums - - - - -	200,191	8	4	Surrenders - - - - -	8,927	19	10	
Consideration for Annuities granted - - - - -	1,872	18	7	Cash Bonuses - - - - -	426	5	11	
	£.	s.	d.	Annuities - - - - -	1,023	14	3	
Interest on Life Assurance Fund - - - - -	86,726	19	2	Commission - - - - -	11,511	15	3	
Less Income Tax - - - - -	1,989	2	1	Expenses of Management - - - - -	19,565	4	3	
				Bad Debts - - - - -	2	9	10	
	84	737	17	Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule (Balance Sheet) - - - - -	2,138,158	6	6	
Registration Fees - - - - -	93	-	-		£.			
	£.	2,328,230	16		£.	2,328,230	16	3

II.—FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fire Insurance Fund at the beginning of the Year	670,345	4	3	Losses by Fire, after deduction of Amounts recovered under Re-insurances	187,607	17	2
Premiums received after deduction of Re-insurance Premiums	400,399	12	9	Expenses of Management	67,980	4	10
				Commission	63,310	9	10
	£.	s.	d.	Income Tax on Profit	2,084	1	1
Interest on Fire Insurance Fund	31,452	17	10	Transferred to Profit and Loss Account	78,531	16	2
Less Income Tax	738	1	6	Amount of Fire Insurance Fund at the end of the Year, as per Fourth Schedule (Balance Sheet)	703,946	8	7
Bad Debts recovered							
	£.				£.		
	1,101,460	17	8		1,101,460	17	8

III.—LEASEHOLD AND INVESTMENT POLICIES ACCOUNT.

III.—LEASEHOLD AND INVESTMENT POLICIES FUND																	
					£.	s.	d.			£.	s.	d.					
Premiums received	-	-	-	-	-	2,534	13	11	Commission	-	-	-	131	5	6		
Interest	-	-	-	-	-	96	3	-	Amount of Leasehold and Investment Policies Fund at the end of the Year, as per Fourth Schedule (Balance Sheet)	-	-	-	2,499	11	5		
					£.	2,630	16	11						£.	2,630	16	11

IV.—PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance of last Year's Account - - - - -	100,000	-	-	Dividend to Members - - - - -	100,000	-	-
Interest on Share Capital, and on Profit and Loss Account - - - - -	23,992	15	8				
Less Income Tax - - - - -	524	11	10	Balance, as per Fourth Schedule (Balance Sheet) - -	100,000	-	-
	23,468	3	10				
	76,531	16	2				
Transferred from Fire Account - - - - -							
£.	200,000	-	-	£.	200,000	-	-

BALANCE SHEET

Of the Alliance Assurance Company, on the 31st December 1891.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
Capital, 5,000,000 <i>l.</i> , of which is paid up	550,000	- -	Mortgages on Property within the United Kingdom	531,401	15 6
Life Assurance Fund	2,138,158	6 6	Loans on the Company's Life Policies	79,661	14 9
Fire Insurance Fund	703,946	8 7	Investments:		
Leasehold and Investment Policies Fund	2,499	11 5	British Government Securities	27,914	1 4
Profit and Loss Account	100,000	- -	Colonial Government Securities	58,787	10 -
	8,494,604	6 6	Foreign Government Securities	87,513	13 6
			Railway and other Debentures and Debenture Stocks	555,692	8 7
			Railway Stocks	91,289	1 10
			Bank of England Stock	60,000	- -
			7,474 Alliance Assurance Company's Shares purchased and held under powers conferred by the Laws and Regulations of the Company	73,010	16 1
Claims under Life Policies admitted but not yet paid	12,191	17 6	Capital Stock of the Union Insurance Company of California	176,767	6 7
Ditto announced, but not yet admitted, owing to proof of death not having been furnished	24,082	5 1	New River Company's Shares (Adventurers' and New)	131,357	9 -
	36,274	2 7	Suez Canal Shares	9,000	- -
Outstanding Fire Losses	26,365	- -	Gas Company's Stock	30,000	- -
Outstanding Dividends	188	- -	House Property	211,622	7 10
Accrued Commission and Expenses	5,638	2 10	Landed Property and Ground Rents	8,194	13 3
Bills payable	566	19 8	Reversion	4,817	4 -
	69,032	5 1	Loans to Counties, Towns, and Unions in Great Britain on the Security of Rates and Property	583,958	13 11
			Loans on Security of Rent Charges	889,274	17 -
			Loans on Stocks, Shares, and Debentures, and on Bank Deposits, and for Parliamentary Deposits	185,059	14 8
			Fixed Deposits with Sundry Banks	43,500	- -
			Loans on Personal Security	18,320	- -
			Agents' Balances, and Balances due from other Offices	106,661	19 4
			Outstanding Premiums	7,773	7 2
			Outstanding Interest and Rents	1,457	4 7
			Cash:		
			On Deposit (at Call)	23,000	- -
			In hand (59 <i>l.</i> 0 <i>s.</i> 5 <i>d.</i>), and on Current Accounts (34,581 <i>l.</i> 16 <i>s.</i> 7 <i>d.</i>)	35,171	17 -
				58,171	17 -
			£118 Receivable	3,050	19 7
			Interest accrued to the 31st December 1891, but not payable until 1892	29,967	14 1
£.	3,563,636	11 7	£.	3,563,636	11 7

Examined, and found correct,
Archibald E. Scott,
Arthur Ellis,
R. D. Sassoon, } Auditors.

Rothschild, Chairman.
Francis A. Lucas, } *Two Directors.*
James Fletcher, }
Robert Lewis, Chief Secretary.

London, 18 February 1892.

WESLEYAN AND GENERAL LIFE AND SICKNESS ASSURANCE SOCIETY.

(Third and Fourth Schedules.)

REVENUE ACCOUNT

Of the Wesleyan and General Life and Sickness Assurance Society, for the Year ending 31st December 1891.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at beginning of the Year -	128,488	1	-	Claims under Policies -	92,065	18	8
Premiums (no Re-assurance Premiums) -	197,541	17	3	Surrenders -	3,511	4	8
Interest -	4,330	-	-	Commission -	53,587	4	4
Policies and Stamps -	87	15	-	Expenses of Management -	21,664	15	8
Fines -	17	6	-	Extension Expenses (special New Business Charges), including amount paid to Agents and Members for introducing New Business	20,240	15	1
	88	12	6	Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule -	133,378	12	4
	£.	390,448	10 9		£.	330,448	10 9

II.—SICKNESS ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Sickness Assurance Fund at the beginning of the Year -	82,017	15	8	Claims -	17,541	1	10
Premiums -	16,116	18	7	Medical Fees -	1,869	16	6
Interest -	3,500	-	-				
Rules sold -	8	10	-	Surrenders -	1,371	1	4
Fines -	19	-	-	Commission -	845	6	8
	1	7	10	Expenses of Management -	668	10	-
	£.	101,636	2 1	Amount of Sickness Assurance Fund at the end of the Year, as per Fourth Schedule -	79,340	5	9
					£.	101,636	2 1

III.—ANNUITY ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Annuity Fund at the beginning of the Year -	12,271	8	8	Annuities Paid -	935	-	5
Premiums -	130	5	4	Expenses of Management -	10	5	-
Interest -	426	6	5	Amount of Annuity Fund at the end of the Year, as per Fourth Schedule -	11,882	15	-
	£.	12,828	- 5		£.	12,828	- 5

BALANCE SHEET

Of the Wesleyan and General Life and Sickness Assurance Society, on the 31st day of December 1891.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Life Assurance Fund *	133,378	12	4	Mortgages on Property within the United Kingdom -	125,791	11	8
Sickness Assurance Fund *	79,340	5	9	Loans on Municipal and other Rates -	20,782	13	4
Annuity Fund *	11,882	15	-	Loans on the Society's Policies -	12,347	5	2
Total Funds -	224,601	13	1	Investments:			
				Freehold and Leasehold Properties and Fixtures:			
				(Offices in Birmingham; Branch Offices, London, &c.)	15,507	7	6
				Freehold Ground Rents -	1,905	17	8
				Invested in Policies -	444	-	5
				Agents' Balances -	2,656	17	10
				Outstanding Premiums -	80,271	19	3
				Interest -	2,941	17	3
				" " accrued to 31st December 1891 -	1,871	6	11
				Cash:—On Deposit -	7,000	-	-
				In hand and on Current Account -	3,178	16	3
	£.	224,601	13 1		10,178	16	3
					£.	224,601	13 1

* Note.—The Investments of the different Departments are not kept separate, the same being included in and forming the Assets above mentioned.

J. Henry Higgin, }
 Thomas Rose, }
 Charles Rowe, }
 Joseph Price, }
 Eben Harper, }

Auditors.

Benjamin Smith, Chairman.
 John Field, Vice Chairman.
 David Barr, Director.
 R. Aldington Hunt, General Manager.

ENGLISH AND SCOTTISH LAW LIFE ASSURANCE ASSOCIATION.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the English and Scottish Law Life Assurance Association, for the Year ending 25th December 1891.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year - - -	1,710,459	8	5	Life Assurance Fund:			
Life Assurance Fund:				Claims under Policies (after deducting Sums re-assured):			
Premiums - - - - -	184,005	5	7	By Death - - - - -	140,987	4	3
Less paid for Re-assurances - - -	14,610	5	9	Endowments matured - - - - -	7,793	16	8
	169,394	19	10				148,787 - 11
Interest, Dividends, and Rents - - - - -	75,280	15	6	Surrenders - - - - -			8,951 10 6
Profit and Loss on Investments - - - - -	243	6	3	Cash Bonuses on Policies - - - - -			12,409 15 4
Annuity Fund:				Commission - - - - -			11,638 3 11
Consideration for Annuities granted - - - - -	26,285	1	7	Expenses of Management (including Balance of Valuation Expenses) - - - - -			20,258 16 11
Interest, Dividends, and Rents - - - - -	5,053	14	10	Annuity Fund:			
Profit and Loss on Investments - - - - -	16	19	5	Annuities - - - - -			11,494 2 4
Registration Fees - - - - -	99	1	-	Commission - - - - -			156 15 3
				Expenses of Management - - - - -			1,287 2 3
				Dividends to Shareholders - - - - -			9,000 - -
				Consideration for Annuities to provide Pensions for Retired Officers - - - - -			7,735 - -
				Bonus to Staff on Quinquennial Valuation - - - - -			765 15 -
				Income Tax - - - - -			1,833 3 8
				Amount of Funds at the end of the Year, as per Second Schedule - - - - -			1,752,516 - 9
	£.	1,986,833	6 10				£. 1,986,833 6 10

BALANCE SHEET

Of the English and Scottish Law Life Assurance Association, on the 25th December 1891.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up - - - - -	70,000	-	-	Mortgages on Property within the United Kingdom - -	531,396	10	10
Proprietors' Reserve Fund 7,255 7 4	77,255	7	4	Ditto - ditto out of the United Kingdom - -	121,025	-	-
Life Assurance Fund - - - - -	1,550,513	19	5	Loans on the Company's Policies - - - - -	62,925	19	1
Annuity Fund - - - - -	124,746	14	-	Purchases of Life Interests and Reversions - - - - -	16,238	12	6
Total Funds, as per First Schedule - - - - -	1,752,516	-	9	Investments:			
Claims admitted (or intimated), but not paid - - -	30,693	19	-	Indian and Colonial Government Securities - - -	48,841	7	6
Dividends due - - - - -	4,574	7	6	Railway and other Debentures and Debenture Stocks - -	432,544	16	3
				Railway Stock (Preference and Ordinary) - - -	118,666	12	9
				House Property (including Furniture) - - - - -	21,090	-	10
				Loans on Personal Security (with Mortgage of Life Policies) - - - - -	138,040	15	7
				Half-credit Premiums (fully secured) - - - - -	2,787	18	10
				Agents' Balances (Premiums in course of collection) - -	14,817	2	1
				Outstanding Premiums (Head Offices) - - - - -	11,741	1	-
				Outstanding Interest, viz.:			
				Accrued, but not yet payable - - -	22,011	5	9
				Due and payable - - - - -	1,899	15	2
					23,911	-	11
				Cash:			
				On Deposit (for terms at fixed rates, with Colonial and British Banks) - - -	228,300	-	-
				In hand and on Current Account - - -	20,448	9	1
					248,748	9	1
	£.	1,787,784	7 3		£.	1,787,784	7 3

21 April 1892.

J. R. Bulwer, Chairman.
 William H. Humphery, } Directors.
 C. E. G. Murdoch,
 Arthur Jackson, General Manager.
 Francis E. Colenso, Actuary and Secretary.

LONDON AND LANCASHIRE LIFE ASSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the London and Lancashire Life Assurance Company, for the Year ending 31st December 1891.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	721,650	2	7	Claims under Policies (after deduction of sums re-assured)			
Premiums:				paid and admitted, with bonus additions	75,459	7	0
New, under 1,711 Policies, assuring	24,133	17	2	Endowments matured, with bonus additions	9,327	12	6
633,137 l.				Annuity	80	-	-
Renewals	149,133	2	11	Surrenders	11,317	13	5
TOTAL Premiums	173,267	-	1	Commission	16,635	5	1
Less Premiums paid to other Offices for Re-assurances	8,101	11	-	Expenses of Management	18,945	16	7
Net Premiums	165,166	9	1	Medical Officers and Fees	1,784	18	7
Interest and Dividends	32,869	1	9	Policy Stamps	217	13	7
Registration of Assignments and other Fees	48	11	-	Pension	2,002	12	2
TOTAL Net Income	198,083	1	10		100	-	-
				Income Tax			
				Dividends and Bonus to Shareholders, viz.:			
				Dividends	1,000	-	-
				Bonus	1,000	-	-
				Cash Bonuses to Policyholders			
				Amount of Funds at the beginning of the Year	721,650	2	7
				Addition for 1891	60,161	1	8
				Amount of Funds at the end of the Year (as per Second Schedule)	781,811	4	3
£.	919,733	4	5	£.	919,733	4	5

BALANCE SHEET

Of the London and Lancashire Life Assurance Company, on the 31st December 1891.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Capital fully subscribed	100,000	-	-	Mortgages on Property within the United Kingdom:			
Original Amount paid up	10,000	-	-	Real Property	27,112	10	-
Proprietors' Share of profits added	10,000	-	-	Life Interests and Reversions	61,676	10	11
Proprietors' Fund—Balance thereof at 31st December 1890	2,548	9	11		88,789	-	11
Less amount of Bonus distributable amongst Proprietors in 1891	1,000	-	-	Mortgages on Freehold Property in Canada, Australia, and India	96,190	9	1
	1,548	9	11	Loans on the Company's Policies within the extent of their value			
	21,548	9	11				
Assurance Fund	760,262	14	4	Investments at Cost Price:			
TOTAL Funds (as per First Schedule)	781,811	4	3	Indian and Colonial Government Securities, and Special Deposit with the Canadian Government	84,962	13	5
Profit and Loss items, not appropriated	2,876	6	11	Railway and other Debentures and Debenture Stocks	275,787	6	9
Claims admitted, but not paid	5,097	-	-	Railway Shares (Preference and Ordinary)	34,735	5	3
Interest and Bonus to Shareholders to 31st December 1891	1,019	18	6	Other Shares (Preference)	2,326	4	3
				Waterworks Stock	1,350	5	6
				Cornhill Premises and other House Property	24,942	8	2
				Improved Ground Rents	13,692	16	-
				Reversions	6,309	16	-
				Loans upon Personal Security in connection with Life Policies			
				Branch Offices and Agents' Balances*	10,947	2	11
				December Premiums on which the days of grace are current*	30,919	13	1
				Outstanding Interest, viz.:			
				Accrued, but not yet paid	6,636	-	8
				Overdue	1	15	-
				Outstanding Rents*			
				Amounts placed on Deposit for fixed periods			
				Cash:			
				On Deposit Account at Head Office and Branches	3,000	-	-
				On Current Account at Head Office and Branches	20,983	19	8
				Bills receivable	572	2	8
				Furniture and Fittings at Head Office and Branches	2,110	18	2
				Less Amount written off for Depreciation	211	1	10
				Policy Stamps in hand, &c.	1,899	16	4
					13	10	-
£.	790,804	9	8	£.	790,804	9	8

* These have, with few exceptions, been since paid.

R. Nigel F. Kingscote, Chairman.
 Saml. G. Sheppard, } Directors.
 Thos. Paine,
 W. P. Clirchugh, Manager.

CALEDONIAN INSURANCE COMPANY.

(Second Schedule.)

BALANCE SHEET

Of the Caledonian Insurance Company, as at 31st December 1891.

LIFE DEPARTMENT.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Life Assurance and Annuity Fund - - -	1,082,600	-	-	Mortgages on Property within the United Kingdom - - -	323,625	14	9
Outstanding Claims - - - - -	25,352	17	8	Loans secured over Public Rates - - -	105,241	10	4
Sundry Balances due by the Company - -	224	8	-	Loans on the Company's Life Policies - -	57,497	7	2
Due to Fire Department - - - - -	573	13	7	Investments : - - -			
				British Government Securities - - -	809	15	8
				Colonial Government Securities - - -	88,637	-	-
				Indian Government Guaranteed Railway Stock - - -	13,062	1	6
				Colonial Municipal Bonds - - -	32,287	-	-
				Debentures of Joint Stock Companies - -	78,400	-	-
				Railway Preference Stock - - -	1,407	1	8
				Feu Duties - - - - -	11,654	13	1
				House Property - - - - -	87,774	7	5
				Life Interests and Reversions purchased -	50,432	13	11
				Loans on Life Interests and Reversions -	110,946	16	9
				Loans on Personal Security with Life Policies	8,034	7	5
				Agents' Balances (Receipts in course of collection) - - - - -	17,443	14	2
				Outstanding Premiums - - - - -	1,405	-	8
				Outstanding Interest - - - - -	327	14	11
				Interest accrued, but not due - - -	7,989	5	6
				Cash on Deposit - - - - -	79,000	-	-
				Cash in hand and on Current Account - -	36,762	1	2
				Office Furniture - - - - -	1,584	19	8
				Stamps - - - - -	38	13	6
£.	1,108,750	19	3	£.	1,108,750	19	3

(Third and Fourth Schedules)

REVENUE ACCOUNTS

Of the Caledonian Insurance Company, for the Year ending 31st December 1891.

LIFE ACCOUNT.

	£.	s.	d.		£.	s.	d.		£.	s.	d.
Amount of Life Assurance and Annuity Fund, at 31st December 1890 - - - - -	1,017,387	5	2	Claims under Life Policies (after deduction of Sums re-assured) - - - - -	66,344	12	11				
Premiums - - - - -	138,353	10	1	Bonuses on ditto - - - - -	9,232	18	8		75,577	11	7
Less Re-assurance Premiums - - - - -	10,934	-	9	Endowment Assurances matured - - -					1,910	7	6
	127,419	9	4	Surrenders - - - - -					5,852	7	1
Consideration for Annuities granted - -	9,739	11	2	Annuities - - - - -					7,976	13	7
Interest and Dividends - - - - -	42,545	1	2	Commission - - - - -					7,321	15	10
Less Income Tax - - - - -	912	2	10	Expenses of Management - - - - -					14,275	6	8
	41,632	18	4	Sums applied in Reduction of Cost of Buildings and Office Furniture, and written off Loan -					713	5	9
Fines and Assignment Fees - - - - -	87	4	4	Bad and Doubtful Debts - - - - -					39	-	4
				Amount of Life Assurance and Annuity Fund at the end of the Year, as per Fourth Schedule - - - - -					1,082,600	-	-
£.	1,196,266	8	4	£.	1,196,266	8	4				

CALEDONIAN INSURANCE COMPANY—continued.

FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fire Insurance Funds at 31st December 1890, including provision for Dividend, as per contra	435,947	18	3	Losses by Fire, after deduction of Re-insurances	175,114	2	6
				Expenses of Management	47,991	13	8
				Commission	50,362	9	11
				Income Tax on Profit	777	7	—
				Dividend to Shareholders	22,712	10	—
				Bad and Doubtful Debts	36	—	7
				Sum written off Office Furniture, &c.	374	1	2
				Amount of Fire Insurance Funds at the end of the Year, as per Fourth Schedule:			
					£.	s.	d.
				Capital paid up	107,500	—	—
				Guarantee Fund	270,000	—	—
				Reserve Premium Account	100,000	—	—
				Balance	38,428	6	—
					515,928	6	—
					£.		
					813,296	10	10

GENERAL BALANCE SHEET

Of the Caledonian Insurance Company, as at 31st December 1891.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up	107,500	—	—	Mortgages on Property within the United Kingdom	374,286	4	7
Life Assurance and Annuity Fund	1,082,600	—	—	Mortgages on Property out of the United Kingdom	10,298	13	3
Fire Insurance Funds (exclusive of Capital)	408,428	6	—	Loans secured over Public Rates	105,241	10	4
	1,598,528	6	—	Loans on the Company's Life Policies	57,497	7	2
Claims under Life Policies admitted, but not yet paid	25,352	17	8	Investments:			
Outstanding Fire Losses	34,695	14	4	British Government Securities	809	15	8
Proprietors' Dividends outstanding	1,687	19	—	Colonial Government Securities	128,555	17	8
Sundry Balances due by the Company	3,574	11	4	Indian Government Guaranteed Railway Stock	26,124	3	—
				Colonial, Municipal, and Harbour Bonds	41,974	6	8
				United States Government and Municipal Securities	78,296	15	—
				Debentures of Joint Stock Companies	88,409	—	—
				Railway Preference Stock	13,720	16	2
				United States Railroad Bonds	82,491	9	11
				Feu Duties and Ground Annuals	167,339	8	3
				House Property	87,774	7	5
				Life Interests and Reversions purchased	50,432	13	11
				Loans on Life Interests and Reversions	110,946	16	9
				Loans on Personal Security with Life Policies and the Company's Shares	32,210	7	5
				Agents' Balances (Receipts in course of Collection)	66,672	17	4
				Outstanding Premiums	1,428	—	2
				Outstanding Interest	706	1	2
				Interest accrued but not due	12,191	16	—
				Cash on Deposit	79,000	—	—
				Cash in hand and on Current Account	42,537	3	7
				Office Furniture and Maps	4,855	3	5
				Stamps	38	13	6
£.	1,663,839	8	4	£.	1,663,839	8	4

G. Warrender, Chairman.
 Rob. H. Leadbetter, Director.
 Alex. Sholto Douglas, Director.
 D. Deuchar, General Manager.

Edinburgh, 9 May 1892.

LAW REVERSIONARY INTEREST SOCIETY (LIMITED).

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Law Reversionary Interest Society (Limited), for the Year ending 31st December 1891.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	556,888	12	11	Annuities paid	2,938	10	6
Mortgage Debentures, issued 1891	57,475	-	-	Dividends	24,000	-	-
Endowment Premiums	14	2	1	Interest on Mortgage Debentures	3,517	3	4
Interest and Dividends	8,981	6	10	Expenses of Management	2,930	12	11
Fees and Commission	136	2	5	Income Tax	604	3	6
Surplus received upon Investments	6,925	3	5	Amount of Funds at the end of the Year, as per Second Schedule	596,429	17	5
£.	630,420	7	8	£.	630,420	7	8

BALANCE SHEET

Of the Law Reversionary Interest Society (Limited), for the Year ending 31st December 1891.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Members' Capital paid	400,000	-	-	Reversions	* 455,555	16	-
Mortgage Debentures	117,475	-	-	Life Interests	* 41,884	3	2
Annuity Fund	26,394	3	6	Mortgages	65,158	6	10
Endowment Fund	815	4	2				
Balance of Profit and Loss Account	52,245	9	9				
	596,429	17	5	Cash			7,883 14 8
Premiums received on Debentures	132	-	-	Stocks, viz.:-	£.	s.	d.
Dividends unpaid	401	14	-	£. 9½ % Consols	1,571	17	5
Interest on Debentures unpaid	2,263	9	-	at 95½ %	1,497	4	1
Income Tax unpaid	604	3	6	New South Wales 10,000	95½ %	9,550	-
Law Expenses unpaid	1,361	10	11	3½ % Inscribed Stock			
Annuity Payments unpaid	696	16	6	New Zealand 4 %	8,000	101½ %	8,120
Rent unpaid	62	10	-	Inscribed Stock			
				India 3 % Inscribed Stock	4,000	95 %	3,800
				Queensland 3½ %	7,000	91½ %	6,405
				Inscribed Stock			
				£. 83 Eastern Bengal Railway Company's B. Annuities, at 27½ %		899	5
							30,271 9 1
				Freehold and Copyhold Land at Debenham			301 - 8
					£.	s.	d.
				Life Interests due to the Society	518	15	9
				Interest and Dividends, ditto	378	15	2
							897 10 11
£.	601,952	1	4	£.	601,952	1	4

* Subject to re-valuation at the Quinquennial Valuation in December 1894.

COMMERCIAL UNION ASSURANCE COMPANY (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNT

Of the Life Branch of the Commercial Union Assurance Company (Limited), for the Year ending 31st December 1891.

	£.	s.	d.		£.	s.	d.	
Amount of Life Assurance Fund at the beginning of the Year - - - - -	1,288,794	8	4	Claims under Policies (including Bonus additions), after deduction of Sums re-assured - - - - -	90,079	-	8	
New Premiums - - - - -	17,199	6	2	Endowment Assurances matured - - - - -	2,886	2	-	
Renewal Premiums - - - - -	153,844	18	8	Surrenders - - - - -	4,125	13	-	
	171,044	4	10	Annuities - - - - -	2,889	9	6	
Deduct Re-assurances - - - - -	21,185	10	5	Reduction of Premiums by Bonus - - - - -	547	4	1	
	149,908	14	5	Cash Bonuses to Policy-holders - - - - -	67	19	-	
New Single Premiums - - - - -	3,168	19	2	Commission - - - - -	7,451	6	1	
Deduct Re-assurances - - - - -	2,343	10	10	Expenses of Management - - - - -	10,391	7	2	
	925	8	4	Bad Debts - - - - -	31	12	8	
Premium for Endowment certain - - - - -	37	17	8	Amount of Life Assurance Fund at the end of the Year - - - - -	1,372,227	3	1	
	1,113	3	-					
Consideration for Annuities - - - - -	1,695	3	-					
Deduct Re-assurances - - - - -	582	-	-					
	57,682	10	7					
Interest and Dividends - - - - -	264	11	10					
Fines - - - - -	210	3	1					
Profit on Exchange - - - - -								
	£.	1,498,936	17	3	£.	1,498,936	17	3

BALANCE SHEET

Of the Life Branch of the Commercial Union Assurance Company (Limited), on the 31st December 1891.

LIABILITIES.				ASSETS.			
	£.	s.	d.		£.	s.	d.
Assurance Fund - - - - -	1,372,227	3	1	Mortgages on Property within the United Kingdom - - -	583,920	13	8
Life Investment Reserve Fund - - - - -	9,672	1	6	Mortgages on Property out of the United Kingdom - - -	153,730	18	-
Claims outstanding - - - - -	16,947	4	6	Mortgages on Rates raised under Acts of Parliament - - -	98,013	7	1
Re-assurance Premiums due, but not paid - - - - -	4,461	12	3	Loans upon Life Interests and Reversions - - - - -	220,235	3	2
Commission due - - - - -	2,474	3	10	Loans upon Personal Security - - - - -	2,100	-	-
Annuities - - - - -	166	8	6	Loans on the Company's Policies - - - - -	44,764	2	1
Suspense Account - - - - -	189	12	3	Investments:			
Interest received in advance of due dates - - - - -	5,262	10	11	Indian and Colonial Government Securities - - - - -	61,864	7	6
Bills payable - - - - -	3,700	-	-	Foreign Government Securities - - - - -	2,020	-	-
				Railway and other Debentures and Debiture Stocks - - -	65,760	13	9
				Railway and other Preference Stocks and Shares - - -	46,501	7	10
				Freehold Ground Rents - - - - -	14,689	1	7
				Life Policy purchased - - - - -	1,387	19	9
				Branch and Agency Balances - - - - -	25,149	17	5
				Outstanding Premiums - - - - -	11,357	10	7
				" Interest - - - - -	6,116	15	11
				Cash:			
				On Deposit - - - - -	62,360	16	1
				With Bankers and in hand - - - - -	15,328	2	5
					77,688	18	6
£.	1,415,100	16	10	£.	1,415,100	16	10

FIRE ACCOUNT

Of the Commercial Union Assurance Company (Limited), for the Year ending 31st December 1891.

	£.	s.	d.		£.	s.	d.	
Amount of Fire Fund at the beginning of the Year - - -	826,692	3	-	Losses paid and outstanding, after deduction of Re-insurances - - - - -	656,832	16	5	
Premiums, after deduction of Re-insurances - - -	1,024,059	2	11	Commission and Brokerage - - - - -	161,453	11	11	
Interest - - - - -	28,420	1	11	Expenses of Management - - - - -	£	s.	d.	
				Contributions to Fire Brigades - - - - -	140,936	4	6	
				State Charges—Foreign - - - - -	5,632	14	7	
					14,690	5	1	
					161,259	4	2	
				Bad Debts - - - - -	1,259	4	3	
				Amount to Profit and Loss - - - - -	40,000	-	-	
				Amount of Fire Fund at the end of the Year - - -	858,366	11	1	
£.	1,879,171	7	10		£	1,879,171	7	10

E. Roger Owen, Manager, Fire Department.

COMMERCIAL UNION ASSURANCE COMPANY (LIMITED)—*continued.*

MARINE ACCOUNT

Of the Commercial Union Assurance Company (Limited), for the Year ending 31st December 1891.

	£.	s.	d.		£.	s.	d.
Amount of Marine Fund at the beginning of the Year	250,601	4	10	Losses paid and outstanding, after deduction of Re-insurances	-	-	-
Premiums, after deduction of Re-insurances, Discounts, and Returns	251,200	17	2	Expenses of Management	24,828	19	11
Interest	7,942	12	4	Subscriptions to Lloyd's and Register Books	676	15	10
				Underwriters' and Managers' Commissions	3,221	5	7
				Bad Debts	197	7	5
				Amount to Profit and Loss	35,000	-	-
				Amount of Marine Fund at the end of the Year	262,038	7	2
£.	509,744	14	4	£.	509,744	14	4

J. Carr Saunders, Underwriter.

PROFIT AND LOSS ACCOUNT

Of the Commercial Union Assurance Company (Limited), for the Year ending 31st December 1891.

	£.	s.	d.		£.	s.	d.
Balance of last Year's Account	65,564	14	8	Dividend paid 6th May	43,750	-	-
Interest and Dividends not carried to Departmental Accounts	19,706	10	10	Interim Dividend paid 6th November	18,750	-	-
Amount transferred from Fire Department	40,000	-	-	Expenses not carried to Departmental Accounts	18,711	9	5
Amount transferred from Marine Department	35,000	-	-	Remuneration to Directors and Auditors	8,315	-	-
Transfer Fees	50	2	11	Law Expenses in respect of Company's Act of Parliament and Revised Articles of Association	630	16	11
				Income Tax on Profits	2,208	2	-
				Furniture and Fittings at Head Office and Branches—expenditure during the year	1,793	1	6
				Alterations and Repairs at Head Office and Branches—expenditure during the year	936	5	9
£.	160,327	5	-	Balance carried to next Year's Account	65,232	12	5
				£.	160,327	8	-

BALANCE SHEET

Of the Commercial Union Assurance Company (Limited), on the 31st December 1891.

LIABILITIES.				ASSETS.			
	£.	s.	d.		£.	s.	d.
Shareholders' Capital:				Mortgages on Property within the United Kingdom	55,321	13	2
Subscribed, 50,000 Shares of 50 l. each	2,500,000	-	-	Mortgages on Property out of the United Kingdom	25,266	3	-
				Mortgages on Rates raised under Acts of Parliament	22,211	11	8
Paid-up	250,000	-	-	Loans upon Life Interests and Reversions	5,600	-	-
General Reserve Fund	200,000	-	-	Loans upon Personal Security	27,288	13	4
Investment Reserve Fund	5,445	2	5	Life Investments and Outstanding Accounts, as per separate Balance Sheet	1,415,160	16	10
Fire Fund	858,366	11	1	Investments:			
Life Account, as per separate Balance Sheet	1,415,100	16	10	British Government Securities	96,127	6	3
Marine Fund	262,038	7	2	Indian and Colonial Government Securities	43,854	15	6
Profit and Loss Account	65,232	12	5	Foreign Government Securities	43,210	6	7
Temporary Deposit by Life Department	61,955	6	6	United States Government Securities	15,981	9	6
Bills payable	4,242	12	5	United States Railway Securities	213,867	11	8
Unclaimed Dividends	218	-	-	Railway and other Debentures and Debenture Stock	109,270	9	6
Fire Deposits and Perpetual Premiums	1,909	-	8	Railway and other Stocks and Shares	71,416	18	-
Survey Fees	16	16	-	Freehold Premises at Home and Abroad, partly occupied as Offices of the Company, and partly producing revenue	321,023	2	2
Interest received in advance of due dates	800	-	-	Leasehold Premises ditto ditto	22,040	13	5
Suspense Account	29	2	-	Branch and Agency Balances	214,500	12	3
				Amounts due by other Companies for Re-insurances and Losses	73,008	11	4
On standing Fire Losses	137,965	-	-	Outstanding Marine Premiums	23,849	14	4
Outstanding Marine Losses	6,538	-	-	" Fire	5,844	6	1
Amounts due to other Companies for Re-insurances	37,284	8	4	" Interest	1,559	19	7
				Cash:			
Part of the Assets are, under local laws or by contract, specifically deposited in various colonies and foreign countries, as security to holders of policies there issued.				On Deposit	275,000	16	6
				With Bankers and in hand	126,166	6	10
£.	3,806,741	15	10		401,167	8	4
				Bills receivable	28,509	-	1
				Stamps in hand	670	16	3
				£.	3,306,741	15	10

W. R. Arbuthnot, Chairman.
 John P. Tate, Jeremiah Coleman, } Directors.
 T. E. Young, Actuary.
 H. Mann, Secretary.

(Third and Fourth Schedules.)

Of the North British and Mercantile Insurance Company, for the Year ending 31st December 1891.

	£.	s.	d.		£.	s.	d.
I. Fire Insurance Fund at 31st December 1890	2,409,459	12	9				
Reserve	1,550,000	-	-				
Premium Reserve	468,052	10	7				
Dividend Reserve	150,000	-	-				
Profit and Loss	245,407	3	2				
	£. 2,409,459	12	9				
II. Revenue of 1891	1,552,862	5	8				
Premiums, less Re-insurances	1,441,931	6	7				
Interest and Dividends, less Income	110,758	14	1				
Tax deducted therefrom	173	5	-				
Transfer Fees							
	£. 1,552,862	5	8				
III. Profit from Life and Annuity Funds for the Quinquennium ended 31st December 1890	71,201	11	9				
One-tenth of Profit on Life Business	56,161	10	5				
Profit on Annuity Business	15,040	1	4				
	£. 71,201	11	9				
	£.	4,033,523	10	2			
J. Dividend and Bonus paid :							
Dividend and Bonus on Shares, due May and November 1891	261,250	-	-				
II. Charges against Revenue of 1891	1,368,254	18	4				
Fire Losses, less recovered under Re-insurances	871,332	13	4				
Commission	244,609	9	9				
Expenses of Management	246,294	9	9*				
Superannuation Fund	1,000	-	-				
Income Tax paid to Government, 1891-92	2,736	6	-				
Written off Investments	1,703	3	7				
Irrecoverable Balances	578	15	11				
	496,922	5	-				
	£. 1,368,254	18	4				
III. Balance of Fire Fund at 31st December 1891	2,404,018	11	10				
Reserve	1,550,000	-	-				
Premium Reserve	480,648	15	6				
Dividend Reserve	150,000	-	-				
Profit and Loss	223,374	16	4				
	£. 2,404,018	11	10				
	£.	4,033,523	10	2			

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year - - - - -	5,737,387	14	3	Claims under Life Policies, after deduction of Sums Re-assured - - - - -	499,253	5	5
Premiums, after deduction of Re-assurance Premiums -	593,131	6	4	Surrenders - - - - -	68,146	19	7
Interest, less Income Tax deducted therefrom - - -	236,496	16	2	Surrenders of Policies and Bonuses £. s. d.			
Recording Fees - - - - -	232	19	1	thereon - - - - -	36,134	14	3
				Bonuses only - - - - -	32,012	5	4
					£. 68,146	19	7
				Commission - - - - -	31,119	17	5
				Expenses of Management - - - - -	51,605		8
				Irrecoverable Balances - - - - -	128	17	1
				One-tenth Profit on Life Business, 1885-90, paid to Shareholders - - - - -	56,161	10	5
				Amount of Life Assurance Fund at the end of the Year -	5,860,833	18	3
£. 6,567,248	15	10			£. 6,567,248	15	10

	£.	s.	d.		£.	s.	d.
Amount of Annuity Fund at the beginning of the Year	1,149,661	1	4	Annuities paid	123,763	4	8
Consideration for Annuities granted, after deduction of Re-assurances	218,012	10	4	Less received under Re-assurances	4,364	18	1
Premiums, after deduction of Re-assurance Premiums	2,365	13	8		119,398	6	2
Interest, less Income Tax deducted therefrom	47,428	15	2	Commission	1,793	3	9
Profit on Investments realised	342	2	1	Expenses of Management	2,930	3	2
				Surrenders, less received under Re-assurances	1,562	-	-
				Income Tax for Year 1891-92	1,639	13	-
				Profit on Annuity Business, 1885-90, paid to Shareholders	15,040	1	4
				Amount of Annuity Fund at the end of the Year	1,275,447	15	2
£.	1,417,810	2	7	£.	1,417,810	2	7

	* NOTE I.	£.	s.	d.
Salaries and Directors' Fees at Home and Abroad	-	163,414	19	1
Rents, Taxes, and Sundry Office Expenses	-	52,306	19	2
Agents' Charges and Travelling Expenses	-	23,285	-	5
Books, Advertising, Postages, Telegrams, &c.	-	26,859	11	11
Law Expenses	-	2,616	18	9
Salvage Corps, &c.	-	5,688	9	6
		284,171	13	10
<i>Deduct</i> ,—Applicable to the Life Department for Salaries, &c.	-	37,877	4	1
		£.	246,294	9 9

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Scottish Union and National Insurance Company, for the Year ending 31st December 1891.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Life Assurance Fund at 31st December 1890 - - -	3,087,977	3	11	Claims under Policies, including Bonus Additions, and after deduction of Sums Re-assured - - -	252,198	12	3
Life Premiums received, after deducting Re-assurance Premiums - - - - -	293,782	10	11	Bonuses paid in Cash - - - - -	4,795	-	5
Consideration for Annuities granted - - - - -	1,625	-	-	Surrenders - - - - -	12,799	4	11
Interest and Dividends (less Income Tax) - - - - -	124,664	19	8	Annuities paid - - - - -	11,100	18	6
Assignment Fees - - - - -	155	10	-	Commission - - - - -	11,530	9	5
				Expenses of Management - - - - -	29,076	6	5
				Life Assurance Fund at 31st December 1891 - - -	3,185,795	12	4
£.	3,507,605	4	6	£.	3,507,605	4	5

II.—FIRE AND GENERAL PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Fire and General Reserve Funds at 31st December 1890 -	312,695	12	-	Losses by Fire, after deducting Sums Re-insured - -	189,887	15	6
Balance brought forward from last Year - - - -	12,161	11	9	Commission - - - - -	45,256	1	7
Fire Premiums received, after deducting Re-insurance Premiums - - - - -	311,332	11	-	Expenses of Management, including Government and State Taxes - - - - -	50,330	19	5
Interest and Dividends (less Income Tax) - - - -	28,678	-	-	Balances irrecoverable - - - - -	24	16	10
Transfer Fees - - - - -	134	15	6	Provision for Dividend and Bonus payable 1892 - - -	52,500	-	-
				Fire and General Reserves at 31st December 1891:			
				Fire Reserve - - - - -	125,685	-	-
£.	665,000	10	3	General Reserve - - - - -	190,010	12	-
					315,695	12	-
				Balance carried forward to next Year's Account - - -	11,305	4	11
				£.	665,000	10	3

BALANCE SHEET

Of the Scottish Union and National Insurance Company, at 31st December 1891.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital - - - - -	300,000	-	-	Mortgages on Property within the United Kingdom - -	1,419,107	-	3
Shareholders' Reserves:				Ditto ditto out of the United Kingdom - -	420,516	16	-
Fire Reserve - - - - -	125,685	-	-	Reversions and Life Interests - - - - -	30,412	13	8
General Reserve - - - - -	190,010	12	-	Few Duties, Ground Rents, &c. - - - - -	91,846	12	2
	315,695	12	-	Loans on Company's Policies within their Surrender Value	124,070	15	9
Profit and Loss, Provision for Dividend payable in 1892, 52,500 <i>l.</i> , and Balance of 11,305 <i>l.</i> 4 <i>s.</i> 11 <i>d.</i> carried forward - -	68,805	4	11	Loans on Miscellaneous Securities (Trust Funds, &c.) -	53,512	9	10
	379,500	16	11	Investments:			
Life Assurance Fund - - - - -	679,500	16	11	British Government Securities - - - - -	6,901	17	3
	3,185,795	12	4	British Railway Debenture Stocks - - - - -	63,067	-	-
Claims under Life Policies, admitted or known, but not payable until after 31st December 1891 - - - - -	48,109	10	3	British Railway Preference Stocks - - - - -	121,750	-	-
Claims under Fire Policies, ditto - - - - -	38,857	5	5	Indian Railway Guaranteed Stocks - - - - -	60,961	15	-
Outstanding Commission and Charges - - - - -	12,378	5	2	Water Annuities - - - - -	7,294	18	4
Outstanding Dividends - - - - -	2,628	6	2	United States Bonds - - - - -	11,269	-	-
Deposits made by Agents as security - - - - -	740	-	-	United States Municipal, and State Bonds - - - -	76,918	-	-
	102,713	7	-	Colonial Government Stocks - - - - -	134,081	4	-
				Colonial, Provincial, Municipal, and County Bonds - - - - -	147,332	9	11
				Company's own Stock - - - - -	1,835	-	-
£.	3,968,009	16	3		631,361	4	6
				House Property, Edinburgh, London, Dublin, Glasgow, and Manchester - - - - -	98,200	-	-
				Loan on Personal Security with Life Policy - - - -	250	-	-
				Agents' Balances (chiefly receipts in their hands for collection, since accounted for) - - - - -	96,761	8	6
				Outstanding Premiums (Head Office and Branches) - -	27,479	1	3
				Interest accrued to 31st December 1891 - - - - -	40,754	10	11
				Deposits with Banks and other Companies on Debenture or Deposit Receipt - - - - -	857,371	4	-
				Bank Balances and Deposits at call - - - - -	74,752	4	9
				Bills Receivable - - - - -	1,643	16	8
				£.	3,968,009	16	3

James W. Moncreiff, Chairman.
John M. Crabbie, Director.
Andrew Thomson, Director.
A. Duncan, General Manager.
Jas. Alex. Molleson, Auditor.

LONDON AND MANCHESTER INDUSTRIAL ASSURANCE COMPANY (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the London and Manchester Industrial Assurance Company (Limited), for the Year ending 24th March 1892.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	43,471	18	4½	Claims under Policies - - - - -	24,734	16	9
Premiums - - - - -	57,766	10	7½	Surrenders - - - - -	249	8	6
Interest, Dividends and Rent - - -	1,169	7	-	Annuities - - - - -	27	10	4
Premium Receipt Books and Duplicate Policies - - - - -	176	6	9	Commission - - - - -	12,081	4	1½
				Expenses of Management: £. s. d.			
				Salaries, Chief Office - - - - -	2,800	3	6
				Postage and Parcels - - - - -	667	4	1½
				Printing, Stationery, and Advertisements - - -	585	14	5
				Rent, Furniture, &c. - - - - -	336	7	10
				Policy, Receipt, and Bond Stamps - - - - -	716	9	9
				Legal Expenses, and Registration of Annual Statement - - - - -	132	18	2
				Directors' Fees - - - - -	273	10	-
				Travelling Expenses - - - - -	366	8	½
				Examination Fees - - - - -	62	2	-
				Bankers' Charges - - - - -	13	7	5
				Special New Business Charges - - - - -	10,002	12	10
					16,006	19	-
				Dividend and Bonus to Shareholders - - -	300	2	10
				Income Tax - - - - -	33	8	11
				Bad and Doubtful Debts written off - - -	92	14	8
				Written off Mortgage on Property - - -	145	-	-
				Shares in the Company declared forfeited, pursuant to the Company's Articles of Association - - - - -	8	-	-
				Amount of Funds at the end of the Year, as per Fourth Schedule - - - - -	48,954	17	7½
£.	102,584	2	9	£.	102,584	2	9

II.—SICKNESS AND MEDICAL AID ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year - - - - -	1,803	6	4½	Claims under Policies - - - - -	16,972	8	8½
Premiums - - - - -	26,913	8	3	Commission - - - - -	4,643	5	4½
Interest - - - - -	68	5	-	Expenses of Management, including 2,500 l. 13 s. 2½ d. Special New Business Charges - - -	4,010	11	4½
				Amount of Funds at the end of the Year, as per Fourth Schedule - - - - -	3,158	14	2
£.	28,784	19	7½	£.	28,784	19	7½

BALANCE SHEET

Of the London and Manchester Industrial Assurance Company (Limited), on the 24th March 1892.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up 5,011 10 -				Mortgages on Property within the United Kingdom - - - - -	300	-	-
Assurance and Annuity Fund 43,943 7 7½				Investments:			
Total Funds, as per Third Schedule - - - - -	48,954	17	7½	British Government Securities - - - - -	3,031	5	-
Sickness and Medical Aid Fund - - - - -	3,158	14	2	Colonial Government Securities - - - - -	5,796	1	-
				Birmingham Corporation Stock - - - - -	200	-	-
				Brighton Corporation Stock - - - - -	2,057	5	-
				Douglas Town Corporation Stock - - - - -	1,994	2	9
				Dublin Corporation Stock - - - - -	599	15	6
				Leeds Corporation Stock - - - - -	1,027	10	-
				Nottingham Corporation Stock - - - - -	3,698	15	-
				Sheffield Corporation Stock - - - - -	1,032	10	-
				Southampton Corporation Stock - - - - -	873	15	-
				Stockton-on-Tees Corporation Stock - - - - -	1,874	8	-
				Tynemouth Corporation Stock - - - - -	1,900	-	-
				Wakefield Corporation Stock - - - - -	1,930	-	-
				West Bromwich Corporation Stock - - - - -	970	-	-
				West Ham (London) Corporation Stock - - -	2,000	-	-
				Windsor Corporation Stock - - - - -	958	15	-
				Wolverhampton Corporation Stock - - - - -	1,995	-	-
				Swansea Harbour Trust - - - - -	1,500	-	-
				Debenture Stocks - - - - -	1,099	10	6
				Freehold Ground Rents - - - - -	1,000	-	-
				Freehold Property - - - - -	280	-	-
				Loans upon Personal Security - - - - -	723	5	11
				Agents' Balances - - - - -	392	16	¾
				Outstanding Premiums - - - - -	6,689	8	6½
				Interest, Dividends and Rent Outstanding and Accrued - - - - -	419	7	11
				Stamps in Stock - - - - -	48	2	1
				Cash: £. s. d.			
				On Deposit - - - - -	5,000	-	-
				In hand and on Current Accounts - - - - -	1,476	11	11
					6,476	11	11
				Furniture, Fixtures, and Fittings - - - - -	550	3	11½
				Stationery, Account Books, Printing, &c. - - -	695	2	8
£.	52,113	11	9½	£.	52,113	11	9½

James Mason, Chairman.
 William Dawes,
 William F. Woodward, } Directors.
 Richard Grayling,
 William Woodward, } Managing Directors.

BRITISH EMPIRE MUTUAL LIFE ASSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the British Empire Mutual Life Assurance Company, for the Year ending 31st December 1891.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	1,500,726	4	4	Claims - - - - -	127,932	7	6
Premiums (less Re-assurances) - - -	194,340	4	3	Endowments matured - - - - -	15,431	7	1
Consideration for Annuities granted - - -	257	-	-	Surrenders - - - - -	18,537	14	2
Interest (less Tax) - - - - -	64,331	9	11	Annuities - - - - -	3,757	11	6
				Commission - - - - -	12,517	11	11
				Expenses of Management - - - - -	22,369	7	-
				Cash Bonus - - - - -	24,155	11	11
				Bonus reduction of Premiums - - - - -	1,775	10	6
				Amount of Funds at the end of the Year (as per Second Schedule) - - - - -	1,533,177	16	11
£.	1,759,654	18	6	£.	1,759,654	18	6

BALANCE SHEET

Of the British Empire Mutual Life Assurance Company, on the 31st December 1891.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance Fund - - - - -	1,506,635	11	-	Mortgages on Property within the United Kingdom - - - - -	202,459	2	9
Reserve Fund - - - - -	26,542	5	11	Mortgages on Property out of the United Kingdom - - - - -	223,493	-	3
	1,533,177	16	11	Loans on Reversions - - - - -	64,660	8	9
Claims admitted and announced but not paid	22,271	4	1	Loans on Life Interests - - - - -	313,316	9	7
Outstanding Accounts - - - - -	1,369	1	4	Loans on the Company's Policies - - - - -	102,852	11	-
Temporary Loan from Bankers - - - - -	32,000	-	-	Loans on Personal Security (with Life Policies and other collateral Securities) - - - - -	69,353	7	1
				*Investments:			
				British Government Securities - - - - -	9,747	10	-
				Colonial Government Securities - - - - -	41,829	2	6
				Municipal Securities - - - - -	35,095	-	-
				Foreign Government Securities - - - - -	16,891	4	7
				Railway and other Debentures and Debenture Stock - - - - -	59,275	8	-
				Railway Stock (Ordinary) - - - - -	38,818	12	-
				Railway Bonds (First Mortgage) - - - - -	41,013	-	-
				House Property and Land - - - - -	198,382	11	11
				Ground Rents - - - - -	79,424	4	2
				Reversions - - - - -	8,558	12	7
				Life Interest - - - - -	1,785	11	9
				Furniture and Fixtures at Head Office and Branches - - - - -	1,113	15	7
				Agents' Balances - - - - -	11,828	3	-
				Outstanding Premiums (payable in January) - - - - -	31,798	-	10
				Accrued and outstanding Interest - - - - -	18,248	10	4
				Cash:			
				On Deposit (Canada) - - - - -	8,280	-	-
				In hand and on Current Account - - - - -	10,563	15	8
£.	1,588,818	2	4	£.	1,588,818	2	4

* The amounts here stated do not exceed the original cost price. Fluctuations in value of the investments are not taken into account until realisation.

J. H. Trouncer, Chairman.
 Hy. Mason Bompas, } Directors.
 Hugh Campbell, }
 Howard J. Rothery, Actuary
 and Secretary.

UNIVERSAL LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Universal Life Assurance Society, for the Year ended 31st December 1891, in England, and 30th November 1891, in India (including Receipts and Expenditure at Head Office in London, and at the Four Branch Offices of the Society in Calcutta, Madras, Bombay, and Ceylon).

	£	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	1,147,116	5	9	Claims under Policies (after deduction of Sums re-assured)	97,528	18	6
Premiums (after deduction of Re-assurance Premiums)	104,110	11	9	Surrenders	2,283	2	5
Interest and Dividends	50,371	14	1	Commissions at Head and Branch Offices	4,789	9	5
Renewal Fines	£. s. d.			Expenses of Management at Head and Branch Offices :			
Assignment Notice Fees	- - - - - 7 4			Ordinary Charges	9,624	2	2
	- - - - - 10 10			Special Charges (Agency Extension in India)	251	19	4
		10	17 4	Dividends and Bonuses to Shareholders	12,375	-	-
Transfer from Appropriation, 13th May 1891, to Policyholders' "Assurance Fund Suspense Account"		2,023	16 4	Sum taken from "Proprietors' Suspense Fund Account"	625	-	-
Balance of Profit and Loss on Annual Valuation and Indian Exchange		6,790	9 5	Cash Bonus to Policy-holders, viz. :			
				Appropriation declared 13th May 1891	26,101	3	8
				Sum added to "Assurance Fund Suspense Account"	2,023	16	4
				Income Tax in England and India			
				Amount of Funds at the end of the Year, as per Second Schedule			
£.	1,310,423	14	8		1,153,044	14	7
				£.	1,310,423	14	8

BALANCE SHEET

Of the Universal Life Assurance Society, on the 31st December 1891, in England, and on the 30th November 1891, in India.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.	
Shareholders' Capital paid up - - -	60,000	-	-	Mortgages on Property within the United Kingdom - - - - -	242,940	4	2	
Assurance Fund, including—				Mortgages on Property out of the United Kingdom - - - - -	1,148	19	2	
Calculated present Value of Life Policies - - -	852,722	-	-	Loans on the Society's Policies - - -	40,771	19	6	
Balance or Surplus Reserve Fund, as per Annual Valuation - - -	205,143	4	3	Investments: £. s. d.				
Making Total Assurance Fund - - -	1,057,865	4	3	Indian Government Securities - - - - -	196,705	-	-	
Reserve Fund for Reduction of Premiums to 11th May 1892, allotted at last Division of Profits, but not yet received by Policy-holders at dates of this Account - - -	11,761	8	7	Colonial Government Securities - - - - -	95,838	10	8	
Assurance Fund Suspense Account - - -	7,535	7	3		292,543	10	8	
Proprietors' Suspense Fund Account - - -	5,882	14	6	Railway and other Debentures - - -	155,065	-	-	
Exchange Fluctuation Fund - - -	10,000	-	-	Railway Shares (Preference) - - -	40,925	-	-	
TOTAL Funds, as per First Schedule - -	1,153,044	14	7	House Property (Freehold and Leasehold Premises in London) - - -	20,025	-	-	
Claims admitted but not paid - - -	20,191	14	3	Mortgages on Town and District Rates - - -	280,370	1	7	
Proprietors' Dividends unpaid - - -	4,459	1	-	Loans on Reversionary Charges - - -	4,189	19	1	
	£.	1,177,695	9	10	Temporary Loans on Indian Government Securities - - - - -	2,775	-	-
					Agents' Balances - - - - -	3,773	11	11
					Outstanding Premiums - - - - -	3,382	3	11
					Ditto Interest (due or accrued) - - -	16,509	15	9
					Cash on Deposit at Bankers - - - - -	69,470	8	11
					" in hand and on Current Account - - -	8,905	14	-
					Bills of Exchange and Country Bankers' Drafts - - -	899	1	2
					£.	1,177,695	9	10

James Byng, Chairman.
C. Freville Surtees, Director.
W. G. Stirling, Director.
Fredk. Hendriks, Actuary.

UNIVERSAL LIFE ASSURANCE SOCIETY—*continued.*

(Fifth Schedule.)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Universal Life Assurance Society, made by the Actuary.

I.

The valuation is made up to 31st December 1891, for English policies; and to 30th November 1891, for Indian policies.

II.

The profits are ascertained each year, and declared at the annual meeting held on the second Wednesday in May, when all those who have paid six annual premiums on the bonus scale are entitled to a cash reduction of the premium for the next year, to the same extent as is allotted to the oldest policy-holder.

The annual cash returns, or reductions per cent. upon the annual premiums, English and Indian, as declared on the second Wednesday in May of each of the undermentioned years, have been as follows from the commencement of the Society:—

1834	-	-	-	-	Nil.	1854	-	-	-	-	45	1874	-	-	-	-	50
1835	-	-	-	-	Nil.	1855	-	-	-	-	40	1875	-	-	-	-	50
1836	-	-	-	-	Nil.	1856	-	-	-	-	33½	1876	-	-	-	-	50
1837	-	-	-	-	Nil.	1857	-	-	-	-	53½	1877	-	-	-	-	50
1838	-	-	-	-	Nil.	1858	-	-	-	-	33½	1878	-	-	-	-	50
1839	-	-	-	-	Nil.	1859	-	-	-	-	36	1879	-	-	-	-	50
1840	-	-	-	-	60	1860	-	-	-	-	40	1880	-	-	-	-	50
1841	-	-	-	-	60	1861	-	-	-	-	45	1881	-	-	-	-	50
1842	-	-	-	-	60	1862	-	-	-	-	45	1882	-	-	-	-	50
1843	-	-	-	-	50	1863	-	-	-	-	47½	1883	-	-	-	-	50
1844	-	-	-	-	50	1864	-	-	-	-	50	1884	-	-	-	-	50
1845	-	-	-	-	50	1865	-	-	-	-	50	1885	-	-	-	-	45
1846	-	-	-	-	47	1866	-	-	-	-	50	1886	-	-	-	-	45
1847	-	-	-	-	40	1867	-	-	-	-	50	1887	-	-	-	-	45
1848	-	-	-	-	42½	1868	-	-	-	-	50	1888	-	-	-	-	45
1849	-	-	-	-	42½	1869	-	-	-	-	50	1889	-	-	-	-	45
1850	-	-	-	-	42½	1870	-	-	-	-	50	1890	-	-	-	-	45
1851	-	-	-	-	45	1871	-	-	-	-	50	1891	-	-	-	-	45
1852	-	-	-	-	45	1872	-	-	-	-	50	1892	-	-	-	-	45
1853	-	-	-	-	45	1873	-	-	-	-	50						

One-fifth of the ascertained profits of the five preceding years, subject to such deductions as the Board may consider desirable, is divided annually between the policy-holders and shareholders; three-fourths, or 75 per cent., to the former, and one-fourth to the latter. The remaining four-fifths are set apart to enter into the average of the next and succeeding years.

The sum allotted to each policy at the yearly division of profits may be applied either in reduction of the current year's premium or in annual augmentation of the amount assured, by the addition to the policy of such reversionary bonus as each year's return of premium will assure as a single premium at the then age, but the option exercised by the policy-holder on the first occasion of participation in profits regulates the application of his share of all future divisions of profits.

The principle of an annual valuation and distribution of profits among the policy-holders and proprietors of this Society is determined by the Deed of Settlement constituting this Society, dated 15th May 1834, and referred to in this Society's Act of Parliament, 6 Will. 4, c. 54.

III.

The tables of mortality used in the valuation are:—

For the ordinary whole-life assurances, the H^m table of the Institute of Actuaries, which provides a somewhat larger reserve than the tables hitherto used by this Society.

For policies upon risks other than whole-life assurances of the ordinary kind on single lives, the Carlisle Table, as heretofore.

When, in issue and survivorship contracts, the risk is not capable of estimation by ordinary statistical methods, the whole premium received by the Society is accumulated from year to year at 3 per cent. interest, as a liability fund to be dealt with only at the termination of the risk.

IV.

The rate of interest assumed in all this Society's valuations of liability is 3 per cent., and such rate of 3 per cent. is applied both to English and Indian transactions.

V.

The difference between the annual premiums receivable and the net mathematical premium valued, or, in other words, the whole of the loading on the premiums is reserved to provide for future expenses and profits. And, in the case of Indian risks, this margin above the net premium valued also includes provision for extra mortality expected in that class of assurances. A further provision for future expenses and profits is made in the special method regulating this Society's business, namely, the division annually of only one-fifth of the ascertained profits, the remaining four-fifths entering into the average of the next and succeeding years.

VI.

The Consolidated Revenue Account since the last valuation is, in this Society, which has an annual valuation of assets and liabilities, and an annual division of profits, identically the same as the Revenue Account of the year. The First Schedule (lodged with the Board of Trade) gives the return required.

UNIVERSAL LIFE ASSURANCE SOCIETY—continued.

VII.

SUMMARY AND VALUATION of the English Policies of the Universal Life Assurance Society,
on 31st December 1891.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.		
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Value for Whole-Life Assurances by the 3 per Cent. Institute of Actuaries' H ^m Table. Other Classes by Carlisle 3 per Cent. Table.		
					Sums Assured and Bonuses.	Net Yearly Premiums.	Net Liability.
ASSURANCES.							
Section I.		£. s. d.	£. s. d.	£.	£.	£.	£.
WITH PARTICIPATION IN PROFITS.							
For Whole Term of Life - -	1,303	1,264,676 7 8	37,595 13 5	30,901	843,320	316,861	526,459
Joint Lives (last that dies) -	2	4,000 - -	80 - -	56	1,314	1,262	52
Limited Number of Payments -	1	1,171 16 -	26 - -	20	470	172	298
Extra Premiums payable * -	-	- - -	516 14 6	-	-	-	-
TOTAL Assurances with Profits - - - }	1,306	1,269,848 3 8	38,218 7 11	30,977	845,104	318,295	526,809
Section II.							
WITHOUT PARTICIPATION IN PROFITS.							
For Whole Term of Life - -	275	358,762 - -	11,388 11 10	10,624	227,938	116,915	111,023
Short Periods - - - -	11	12,400 - -	238 1 5	214	238	-	238
Joint Lives (first that dies) -	2	7,000 - -	375 3 4	322	5,427	2,335	3,092
Ditto (last that dies) -	4	3,650 - -	58 1 6	50	1,706	826	880
Survivorships, Life against Life - - - -	11	44,450 - -	664 8 6	569	6,924	4,506	2,418
Survivorship and Issue Risks -	9	26,407 12 2	- nil -	nil -	2,183	- nil -	2,183
Endowment Assurances - -	14	20,900 - -	1,047 10 11	943	15,333	7,686	7,647
Limited Number of Payments -	1	1,500 - -	60 - -	57	752	734	18
Extra Premiums payable * -	-	- - -	42 17 -	-	-	-	-
TOTAL Assurances without Profits - - - }	327	475,069 12 2	13,874 14 6	12,779	260,501	133,002	127,499
TOTAL Assurances - -	1,633	1,744,917 15 10	52,093 2 5	43,756	1,105,605	451,297	654,308
Deduct Re-assurances -	-	98,480 13 -	2,938 4 2	2,549	54,396	24,536	29,860
Net Amount of Assurances	1,633	1,648,437 2 10	49,154 18 3	41,207	1,051,209	426,761	624,448
Adjustments for immediate payment of Claims - }	-	- - -	- - -	- -	3,122	-	3,122
TOTAL of the Results (Section I. and Section II.) † - - - -	1,633	1,648,437 2 10	49,154 18 3	41,207	1,054,331	426,761	627,570

* The extra premiums in the above classifications, viz., 516*l.* 14*s.* 6*d.* in Section I., and 42*l.* 17*s.* in Section II., together 559*l.* 11*s.* 6*d.*, are for voyage and residence, and special occupations, in certain foreign countries other than India and beyond the limits of Europe. These extra premiums are for the most part of temporary duration, and are always entirely excluded from the valuation of premiums receivable.

† In addition to Sections III. to IV., page 49.

UNIVERSAL LIFE ASSURANCE SOCIETY—continued.

SUMMARY AND VALUATION of the Policies of the Universal Life Assurance Society, on
30th November 1891, upon Lives in India.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.		
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Value for Whole-Life Assurances by the 3 per Cent. Institute of Actuaries' H.M. Table. Other Classes by Carlisle 3 per Cent. Table.		
					Sums Assured and Bonuses.	Net Yearly Premiums.	Net Liability.
ASSURANCES.							
Section III.		£. s. d.	£. s. d.	£.	£.	£.	£.
WITH PARTICIPATION IN PROFITS:							
For Whole Term of Life - -	1,212	864,794 7 -	43,200 1 -	19,866	472,509	288,904	183,605
Extra Premiums payable -	-	- - -	{ Included in above total. }	-	-	-	-
TOTAL Assurances with Profits - - - }	1,212	864,794 7 -	43,200 1 -	19,866	472,509	288,904	183,605
Section IV.							
WITHOUT PARTICIPATION IN PROFITS:							
For Whole Term of Life - -	397	213,190 - -	8,935 15 3	5,393	114,706	78,158	36,548
For Short Periods - - -	40	14,800 - -	468 15 -	288	469	-	469
Endowment Assurances - -	55	32,350 - -	2,157 19 11	1,651	20,552	17,785	2,767
Limited number of Payments -	11	4,000 - -	322 - 6	207	2,076	1,240	836
Extra Premiums payable -	-	- - -	{ Included in above total. }	-	-	-	-
TOTAL Assurances without Profits - - - }	503	264,340 - -	11,884 10 8	7,539	137,803	97,183	40,620
TOTAL Assurances - -	1,715	1,129,134 7 -	55,084 11 8	27,405	610,312	386,087	224,225
Deduct Re-assurances -	-	6,000 - -	244 11 -	143	2,696	2,503	193
Net Amount of Assurances	1,715	1,123,134 7 -	54,840 - 8	27,262	607,616	383,584	224,032
Adjustments for Immediate Payment of Claims - - }	-	- - -	- - -	- -	1,120	-	1,120
TOTAL of the Results Section III. and Section IV.)* - - }	1,715	1,123,134 7 -	54,840 - 8	27,262	608,736	383,584	225,152

* In addition to Section I. and Section II., page 48.

Note.—Many transactions in rupees are included in the above, and the liability thereon is treated throughout as at two shillings per rupee.

UNIVERSAL LIFE ASSURANCE SOCIETY—continued.

GENERAL RECAPITULATION of preceding Classifications of Assurances,
Section I. to Section IV.

NET RISKS, AFTER DEDUCTION OF RE-ASSURANCES.	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	VALUATION by Tables before referred to ; Interest 3 per Cent.		
					Value of Sums Assured and Bonuses.	Value of Net Yearly Premiums.	Net Liability.
ENGLISH.		£. s. d.	£. s. d.	£.	£.	£.	£.
Classes Section I. and } Section II. - - - } TOTAL -	1,633	1,048,437 2 10	49,154 18 3	41,207	1,054,331	426,761	627,570
INDIAN LIVES.							
Classes Section III. and Section IV. -	1,715	1,123,134 7 -	54,840 - 8	27,262	608,736	383,584	225,152
TOTAL English and Indian (Classes Section I. to Section VI.) As- surance Policies - - - }	3,348	2,771,571 9 10	103,994 18 11	68,469	1,663,067	810,345	852,722
TOTAL Life Assurance Busi- ness (after deduction of all Re-assurances) - - - }	3,348	2,771,571 9 10	103,994 18 11	68,469	1,663,067	810,345	852,722

VALUATION BALANCE SHEET of the Universal Life Assurance Society, as at 31st December 1891, for English Policies, and at 30th November 1891, for Indian Policies (as estimated for the declaration of Profits on 11th May 1892, for Bonus Year ending 10th May 1893).

Net Liability under Life Assurance Transactions in force on the books of the Society (as per Summary Statements provided in Schedule 5, see General Recapitulation above) - - - -	£. s. d.	Life Assurance Fund (as per Balance Sheet under Schedule 2) - - - -	£. s. d.
	852,722 - -		1,057,865 4 3
"Gross Surplus" - - - -	205,143 4 3		
£.	1,057,865 4 3	£.	1,057,865 4 3

UNIVERSAL LIFE ASSURANCE SOCIETY—*continued.*

VIII.

Policies are entitled to share in the profits after payment of six whole years' premiums.

IX.

The results of the annual Valuation show :—

Firstly.—The total amount of profit made by the Society for the year ended 31st December 1891, in England, and 30th November 1891, in India, and applicable for division between 11th May 1892 and 10th May 1893, is 36,000 *l.*

Secondly.—The amount of profit divisible amongst policy-holders is, 27,000 *l.* The number of policies entitled to participate is 1,878, and the amount of the said policies, 1,726,228 *l.*

Thirdly.—Specimens required "of bonuses allotted to policies for 100 *l.*, effected at the respective ages of 20, 30, 40, and 50, and having been respectively in force for 5 years, 10 years, and upwards, "at intervals of five years respectively, together with the amounts apportioned under the various "modes in which the bonus might be received," are given in the following table for policies in force 6, 10, and 15 years, but policies in force for five years only are not entitled to bonus until payment of another premium :—

BONUS TABLE required by Parliamentary Form, Year 11th May 1892 to 10th May 1893.

AGE AT ENTRY.	Original or Contract Annual Premiums, payable on Policies with Participation in Profits, effected for the Whole of Life.	ANNUAL CASH BONUS.			ANNUAL REVERSIONARY BONUS.		
		Abatement (45 per Cent.) allowed for the Year, on the Original Contract Premium, upon Policies in force for			Bonuses added to Policies in the Current Year, instead of Premium being reduced, when the Assured have elected to take their share of Profits in that way, on Assurances in force for		
					6 Years.	10 Years.	15 Years.
		6 Years.	10 Years.	15 Years.	One Year's Bonus.	One Year's Bonus.	One Year's Bonus.
English Policies :	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	1 18 8	— 17 5	— 17 5	— 17 5	2 — 1	1 18 —	1 15 9
30	2 8 10	1 2 —	1 2 —	1 2 —	2 4 8	2 2 4	1 19 9
40	3 3 —	1 8 4	1 8 4	1 8 4	2 10 6	2 7 7	2 3 11
50	4 5 6	1 18 6	1 18 6	1 18 6	2 18 9	2 15 4	2 12 2

The amounts apportioned under the various modes in which the year's cash bonus of 27,000 *l.*, divisible amongst policy-holders, may be received between 11th May 1892 and 10th May 1893, cannot now be stated, the option as to how it is to be apportioned having still to be exercised by many of the policy-holders; but, according to all the past experience of this Society, the annual cash bonus, in reduction of the year's premium, is chosen by the great majority of the policy-holders in preference to the equivalent reversionary annual additions to the sum assured.

James Byng, Chairman.
C. Freville Surtees, Director.
W. G. Stirling, Director.
Fredk. Hendriks, Actuary
(Principal Officer).

UNIVERSAL LIFE ASSURANCE SOCIETY—*continued.*

(Sixth Schedule.)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the Universal Life Assurance Society, on the 31st December 1891, for English Business, and on the 30th November 1891, for Indian Business.

I.

TABLES of Premiums for Whole Term of Life.

AGE.	ENGLISH.		INDIAN CIVIL RISKS.		INDIAN MILITARY RISKS.	
	With Profits.	Without Profits.	With Profits.	Without Profits.	With Profits.	Without Profits.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
14	1 14 4	1 10 11	—	—	—	—
15	1 15 —	1 11 6	—	—	—	—
16	1 15 9	1 12 3	—	—	—	—
17	1 16 5	1 12 10	—	—	—	—
18	1 17 2	1 13 6	2 17 —	2 9 —	3 7 —	2 19 —
19	1 17 11	1 14 2	2 18 —	2 10 —	3 8 —	3 — —
20	1 18 8	1 14 10	2 19 —	2 11 —	3 9 —	3 1 —
21	1 19 6	1 15 7	3 — —	2 12 —	3 10 —	3 2 —
22	2 — 5	1 16 5	3 1 —	2 13 —	3 11 —	3 3 —
23	2 1 4	1 17 3	3 2 —	2 14 —	3 12 —	3 4 —
24	2 2 3	1 18 1	3 3 —	2 15 —	3 13 —	3 5 —
25	2 3 3	1 19 —	3 4 —	2 16 —	3 14 —	3 6 —
26	2 4 4	1 19 11	3 5 —	2 17 —	3 15 —	3 7 —
27	2 5 5	2 — 11	3 6 —	2 18 —	3 16 —	3 8 —
28	2 6 7	2 2 —	3 8 —	2 19 —	3 18 —	3 9 —
29	2 7 8	2 2 11	3 9 —	3 — —	3 19 —	3 10 —
30	2 8 10	2 4 —	3 10 —	3 1 —	4 — —	3 11 —
31	2 9 11	2 5 —	3 11 —	3 2 —	4 1 —	3 12 —
32	2 11 —	2 5 11	3 13 —	3 3 —	4 3 —	3 13 —
33	2 12 3	2 7 1	3 14 —	3 4 —	4 4 —	3 14 —
34	2 13 7	2 8 3	3 16 —	3 6 —	4 6 —	3 16 —
35	2 14 11	2 9 6	3 17 —	3 7 —	4 7 —	3 17 —
36	2 16 5	2 10 10	3 19 —	3 9 —	4 9 —	3 19 —
37	2 18 —	2 12 3	4 1 —	3 11 —	4 11 —	4 1 —
38	2 19 7	2 13 8	4 3 —	3 12 —	4 13 —	4 2 —
39	3 1 3	2 15 2	4 5 —	3 14 —	4 15 —	4 4 —
40	3 3 —	2 16 9	4 7 —	3 16 —	4 17 —	4 6 —
41	3 4 9	2 18 4	4 9 —	3 18 —	4 19 —	4 8 —
42	3 6 6	2 19 11	4 12 —	4 — —	5 2 —	4 10 —
43	3 8 3	3 1 6	4 14 —	4 2 —	5 4 —	4 12 —
44	3 10 2	3 3 2	4 17 —	4 4 —	5 7 —	4 14 —
45	3 12 2	3 5 —	4 19 —	4 6 —	5 9 —	4 16 —
46	3 14 5	3 7 —	5 1 —	4 8 —	5 11 —	4 18 —
47	3 16 9	3 9 1	5 4 —	4 11 —	5 14 —	5 1 —
48	3 19 4	3 11 5	5 6 —	4 13 —	5 16 —	5 3 —
49	4 2 3	3 14 1	5 10 —	4 16 —	6 — —	5 6 —
50	4 5 6	3 17 —	5 13 —	4 19 —	6 3 —	5 9 —
51	4 9 1	4 — 3	5 17 —	5 2 —	6 7 —	5 12 —
52	4 12 10	4 3 7	6 1 —	5 6 —	6 11 —	5 16 —
53	4 16 11	4 7 3	6 5 —	5 10 —	6 15 —	6 — —
54	5 1 2	4 11 1	6 11 —	5 15 —	7 1 —	6 5 —
55	5 5 10	4 15 3	6 15 —	5 19 —	7 5 —	6 9 —
56	5 10 10	4 19 9	7 1 —	6 4 —	7 11 —	6 14 —
57	5 16 2	5 4 7	7 6 —	6 9 —	7 16 —	6 19 —
58	6 1 10	5 9 8	7 13 —	6 14 —	8 3 —	7 4 —
59	6 7 7	5 14 10	7 18 —	6 19 —	8 8 —	7 9 —
60	6 13 2	5 19 11	8 5 —	7 6 —	8 15 —	7 16 —

UNIVERSAL LIFE ASSURANCE SOCIETY—continued.

II. and III.

The total amount assured on lives for the whole term of life, which were in existence at the dates above mentioned.

The amount of premiums receivable annually for each year of life, after deducting the abatements made by the application of bonuses (abatements of premium, from profits annually declared by the Universal, taking effect in all cases for one year only).

ENGLISH ASSURANCES.—WHOLE TERM OF LIFE.

AGES.	Section I.—WITH PROFITS.			Section II.—WITHOUT PROFITS.		
	Amount Assured.	Reversionary Bonuses.	Ordinary Annual Premiums.	Amount Assured.	Ordinary Annual Premiums.	
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	
17	1,700 - -	- - -	29 10 9	—	—	
18	—	—	—	—	—	
19	—	—	—	—	—	
20	1,000 - -	- - -	18 11 8	—	—	
21	2,000 - -	- - -	37 3 4	—	—	
22	—	—	—	—	—	
23	—	—	—	—	—	
24	1,000 - -	- - -	19 6 8	—	—	
25	2,200 - -	39 4 -	38 16 2	—	—	
26	1,000 - -	- - -	21 2 11	—	—	
27	100 - -	- - -	2 2 3	—	—	
28	300 - -	- - -	6 1 3	—	—	
29	4,650 - -	- - -	96 16 4	500 - -	10 14 7	
30	3,750 - -	15 18 -	72 16 11	500 - -	10 10 -	
31	4,450 - -	- - -	104 18 7	2,600 - -	51 11 -	
32	21,850 - -	715 3 -	475 13 5	4,300 - -	86 15 5	
33	6,900 - -	- - -	161 12 9	3,000 - -	54 12 6	
34	5,450 - -	413 15 -	120 16 6	5,000 - -	117 10 -	
35	5,900 - -	167 12 -	132 5 2	5,000 - -	98 2 6	
36	5,850 - -	- - -	128 10 5	10,800 - -	242 9 2	
37	9,550 - -	- - -	246 3 1	—	—	
38	10,050 - -	54 11 -	246 18 11	10,112 - -	236 12 7	
39	7,600 - -	- - -	195 11 1	1,500 - -	33 - -	
40	2,550 - -	13 2 -	72 5 10	4,100 - -	106 11 5	
41	13,650 - -	617 7 -	347 5 10	3,230 - -	71 18 10	
42	11,500 - -	169 16 -	298 10 -	5,100 - -	120 12 7	
43	12,150 - -	80 9 -	317 17 6	2,100 - -	53 3 2	
44	15,900 - -	829 2 -	411 9 2	2,950 - -	74 10 2	
45	30,650 - -	1,707 17 6	809 4 5	16,700 - -	400 8 5	
46	13,000 - -	261 5 -	376 15 6	1,000 - -	24 2 6	
47	11,650 - -	650 1 7	312 13 11	7,230 - -	192 4 7	
48	35,300 - -	846 2 -	952 7 6	5,300 - -	125 9 10	
49	23,400 - -	1,120 16 -	676 4 -	3,400 - -	81 - 5	
50	12,700 - -	161 17 -	346 8 -	9,800 - -	249 1 6	
51	14,475 - -	842 8 -	422 5 7	17,950 - -	282 11 6	
52	42,030 - -	1,458 - -	1,094 18 2	7,000 - -	201 10 -	

UNIVERSAL LIFE ASSURANCE SOCIETY—*continued.*II. and III.—*continued.*

AGES.	Section I.—WITH PROFITS.			Section II.—WITHOUT PROFITS.	
	Amount Assured.	Reversionary Bonuses.	Ordinary Annual Premiums.	Amount Assured.	Ordinary Annual Premiums.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
53	40,800 - -	1,445 6 -	1,089 13 -	13,300 - -	340 12 10
54	31,650 - -	553 9 -	839 9 6	4,000 - -	75 9 2
55	29,900 - -	1,247 19 -	865 14 10	8,250 - -	285 1 11
56	28,410 - -	2,029 6 -	860 16 2	9,500 - -	296 7 5
57	30,200 - -	491 5 -	823 7 6	9,750 - -	277 1 2
58	28,650 - -	524 12 -	771 13 -	15,050 - -	505 8 1
59	35,050 - -	698 3 -	1,094 5 7	11,300 - -	439 16 1
60	31,250 - -	2,333 6 -	1,008 16 3	4,000 - -	167 4 7
61	30,600 - -	2,029 12 -	944 4 5	17,300 - -	540 9 7
62	36,550 - -	6,311 7 1	1,184 8 5	12,600 - -	485 15 11
63	31,450 - -	1,969 5 -	987 15 -	8,200 - -	267 - 6
64	35,591 7 6	674 11 -	1,218 14 2	5,200 - -	193 3 2
65	39,900 - -	3,069 18 -	1,359 7 3	14,250 - -	512 18 11
66	18,900 - -	275 12 -	632 9 3	8,300 - -	257 - 9
67	30,399 - -	4,061 18 -	1,095 7 11	15,750 - -	668 4 1
68	33,650 - -	1,748 2 -	1,044 12 -	10,750 - -	581 7 11
69	55,700 - -	1,605 9 -	2,078 1 11	5,700 - -	183 1 7
70	30,150 - -	3,167 2 -	1,003 13 10	5,800 - -	261 8 4
71	21,749 - -	2,461 3 -	747 3 -	4,800 - -	206 19 6
72	15,250 - -	2,081 2 -	493 8 4	4,500 - -	145 16 8
73	49,150 - -	761 15 -	2,149 9 11	6,750 - -	350 - 1
74	33,170 - -	145 17 -	1,278 11 1	5,650 - -	220 3 3
75	16,219 - -	245 19 -	697 6 11	9,600 - -	462 2 6
76	12,700 - -	- - -	490 3 2	1,390 - -	80 8 8
77	17,299 - -	562 10 -	650 9 2	3,100 - -	125 5 7
78	10,699 - -	864 5 -	311 8 11	7,850 - -	199 17 5
79	16,100 - -	1,358 17 -	379 8 9	1,850 - -	77 6 4
80	11,950 - -	568 18 -	393 9 7	300 - -	10 7 3
81	13,000 - -	- - -	376 4 6	1,200 - -	125 10 -
82	6,500 - -	397 13 -	182 - 2	100 - -	7 14 11
83	5,450 - -	- - -	147 17 9	1,000 - -	68 14 2
84	13,250 - -	685 3 -	580 8 9	1,000 - -	45 10 10
85	4,200 - -	- - -	142 19 3	- - -	- - -
86	3,100 - -	703 11 -	67 6 4	- - -	- - -
87	5,800 - -	- - -	228 8 11	- - -	- - -
88	11,000 - -	- - -	361 5 5	- - -	- - -
89	2,000 - -	- - -	60 18 9	1,500 - -	- - -
90	1,700 - -	- - -	66 4 11	- - -	- - -
91	1,999 - -	- - -	61 17 6	- - -	- - -
92	2,300 - -	- - -	109 2 6	- - -	- - -
93	- - -	- - -	- - -	- - -	- - -
94	- - -	- - -	- - -	- - -	- - -
95	- - -	- - -	- - -	- - -	- - -
96	- - -	- - -	- - -	- - -	- - -
97	1,999 - -	- - -	121 6 3	- - -	- - -
£.	1,209,439 7 6	55,237 - 2	37,595 13 5	358,762 - -	11,888 11 10

UNIVERSAL LIFE ASSURANCE SOCIETY—continued.

INDIAN ASSURANCES.—WHOLE TERM OF LIFE.

AGES.	Section III.—WITH PROFITS.			Section IV.—WITHOUT PROFITS.		
	Amount Assured.	Reversionary Bonuses.	Ordinary Annual Premiums.	Amount Assured.	Ordinary Annual Premiums.	
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	
22	1,000 - -	- - -	37 3 -	800 - -	24 12 -	
23	2,100 - -	- - -	81 15 -	1,100 - -	30 6 -	
24	1,200 - -	- - -	46 19 -	800 - -	24 10 -	
25	2,700 - -	- - -	97 7 -	2,350 - -	73 7 -	
26	7,800 - -	- - -	303 7 -	2,150 - -	73 12 -	
27	9,300 - -	- - -	382 4 -	1,800 - -	60 10 -	
28	9,200 - -	- - -	377 - -	800 - -	26 9 -	
29	14,150 - -	- - -	568 3 -	800 - -	28 10 -	
30	11,650 - -	- - -	492 18 -	2,900 - -	93 18 -	
31	24,650 - -	- - -	931 - -	4,450 - -	142 3 -	
32	10,650 - -	- - -	447 1 -	3,800 - -	123 16 -	
33	13,900 - -	- - -	585 7 -	3,400 - -	113 4 -	
34	15,050 - -	75 2 -	639 6 -	4,500 - -	161 16 -	
35	7,150 - -	55 19 -	294 8 -	6,450 - -	219 17 -	
36	18,450 - -	- - -	801 3 -	2,970 - -	104 7 10	
37	22,600 - -	244 14 -	965 12 -	4,300 - -	152 8 -	
38	9,800 - -	- - -	437 15 6	6,000 - -	222 2 -	
39	37,450 - -	520 3 -	1,629 17 -	8,200 - -	249 15 -	
40	24,000 - -	129 11 -	1,138 - -	9,000 - -	307 12 -	
41	25,075 - -	129 5 -	1,186 19 -	10,100 - -	374 6 -	
42	17,000 - -	169 2 -	841 17 -	8,250 - -	301 8 -	
43	12,800 - -	- - -	607 - -	3,500 - -	132 4 -	
44	24,320 - -	10 6 -	1,155 19 10	7,750 - -	293 17 -	
45	27,675 - -	884 6 -	1,346 6 -	6,900 - -	270 12 -	
46	23,600 - -	665 8 -	1,249 2 -	8,350 - -	331 2 -	
47	33,420 - -	760 - -	1,660 16 6	5,950 - -	238 2 -	
48	35,100 - -	491 19 -	1,743 4 -	6,750 - -	276 19 -	
49	36,800 - -	447 - -	1,926 18 -	5,300 - -	224 11 -	
50	41,100 - -	3,400 16 -	2,014 7 6	3,950 - -	159 6 -	
51	29,200 - -	184 14 -	1,583 4 6	3,400 - -	143 19 -	
52	37,800 - -	79 2 -	2,030 2 -	8,200 - -	355 16 -	
53	24,550 - -	- - -	1,322 15 -	4,200 - -	198 17 -	
54	17,150 - -	1,047 18 -	901 16 -	8,670 - -	372 17 -	
55	27,600 - -	318 12 -	1,628 14 -	8,600 - -	433 - 5	
56	21,000 - -	267 10 -	1,167 19 -	2,550 - -	126 2 -	
57	26,000 - -	418 6 -	1,473 2 -	3,400 - -	178 4 -	
58	26,950 - -	242 14 -	1,491 2 -	7,950 - -	401 19 -	
59	20,650 - -	- - -	1,222 6 -	3,100 - -	135 15 -	
60	12,750 - -	- - -	710 8 -	2,300 - -	118 18 -	
61	8,400 - -	132 12 -	532 15 3	3,700 - -	185 - -	
62	15,940 - -	461 14 -	933 17 9	1,200 - -	68 10 -	
63	7,800 - -	158 10 -	461 6 -	4,000 - -	212 - -	
64	9,200 - -	- - -	523 4 -	300 - -	25 4 -	
65	2,400 - -	- - -	147 16 -	1,700 - -	83 2 -	
66	9,450 - -	42 4 -	576 4 -	4,800 - -	285 6 -	
67	6,000 - -	- - -	441 10 -	2,500 - -	180 - -	
68	5,600 - -	- - -	406 8 -	- - -	- - -	
69	3,600 - -	332 - -	268 2 -	2,050 - -	115 4 -	
70	4,800 - -	- - -	350 16 -	200 - -	13 - -	
71	700 - -	- - -	50 16 -	- - -	- - -	
72	1,900 - -	- - -	138 10 -	2,200 - -	136 8 -	
73	400 - -	- - -	27 19 2	250 - -	13 - -	
74	500 - -	239 16 -	43 - -	1,000 - -	55 - -	
75	900 - -	- - -	56 8 -	- - -	- - -	
76	1,250 - -	- - -	84 5 -	1,500 - -	70 10 -	
77	1,150 - -	- - -	92 16 -	- - -	- - -	
78	4,800 - -	- - -	242 - -	- - -	- - -	
79	- - -	- - -	- - -	- - -	- - -	
80	- - -	- - -	- - -	- - -	- - -	
81	700 - -	255 4 -	26 - -	- - -	- - -	
82	3,200 - -	- - -	231 4 -	- - -	- - -	
83	600 - -	- - -	45 - -	- - -	- - -	
84	- - -	- - -	- - -	700 - -	49 14 -	
85	- - -	- - -	- - -	1,050 - -	109 4 -	
87	- - -	- - -	- - -	300 - -	34 4 -	
£.	852,630 - -	12,164 7 -	43,200 1 -	213,190 - -	8,935 15 3	

UNIVERSAL LIFE ASSURANCE SOCIETY—continued.

DEDUCTIONS for Re-assurances in other Offices.—Whole Term of Life.

AGES.	SECTION I.—ENGLISH. WITH PROFITS.			SECTION II.—ENGLISH. WITHOUT PROFITS.	
	Amounts Assured, Whole Term.	Reversionary Bonuses.	Ordinary Annual Premiums.	Amounts Assured, Whole Term.	Ordinary Annual Premiums.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
32	10,000 - -	- - -	216 10 -	- - -	- - -
36	- - -	- - -	- - -	5,700 - -	124 4 6
45	- - -	- - -	- - -	2,200 - -	49 3 4
51	- - -	- - -	- - -	2,500 - -	- - -
53	2,000 - -	700 13 -	51 - -	2,500 - -	55 2 1
57	5,000 - -	- - -	127 10 -	- - -	- - -
58	- - -	- - -	- - -	4,000 - -	164 3 4
59	5,000 - -	- - -	130 12 6	- - -	- - -
61	2,500 - -	- - -	85 6 3	6,680 - -	207 12 2
66	5,000 - -	- - -	157 10 -	- - -	- - -
67	- - -	- - -	- - -	1,000 - -	28 7 6
69	5,100 - -	- - -	190 - 11	- - -	- - -
73	15,000 - -	- - -	855 19 2	- - -	- - -
74	- - -	- - -	- - -	1,900 - -	80 12 -
78	2,500 - -	- - -	121 2 11	200 - -	13 7 6
£.	52,100 - -	700 13 -	1,935 11 9	26,680 - -	722 12 5

DEDUCTIONS for Re-assurances in other Offices.

SECTIONS III. and IV.—INDIAN.

AGE.	Section III.—WITH PROFITS.			Section IV.—WITHOUT PROFITS.	
	Sums Assured.	Reversionary Bonuses.	Ordinary Annual Premiums.	Sums Assured.	Ordinary Annual Premiums.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
31	4,000 - -	- - -	142 - -	1,500 - -	78 11 -
38	- - -	- - -	- - -	- - -	- - -
48	500 - -	- - -	24 - -	- - -	- - -
£.	4,500 - -	- - -	166 - -	1,500 - -	78 11 -

IV., V., and VI.

ASSURANCES under Special Classes.—Section I. and Section II.

Description of Assurance.	Sums Assured.	Reversionary Bonuses.	Ordinary Annual Premiums.	Total Amount of Premiums received.
ENGLISH.				
WITH PROFITS.—Section I.				
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Joint Lives (last that dies) - -	4,000 - -	- - -	80 - -	80 - -
Limited Number of Payments -	1,000 - -	171 16 -	26 - -	390 - -
£.	5,000 - -	171 16 -	106 - -	470 - -

UNIVERSAL LIFE ASSURANCE SOCIETY—*continued.*

ASSURANCES under Special Classes.—Section I. and Section II.

Description of Assurances.	Sums Assured.	Reversionary Bonuses.	Ordinary Annual Premiums.	Total Amount of Premiums Received.
ENGLISH.				
WITHOUT PROFITS.—Section II.				
Short Period Policies - - -	£. s. d. 12,400 - -	Nil -	£. s. d. 238 1 5	£. s. d. 685 19 5
Joint Lives—First that dies - - -	7,000 - -	"	375 3 4	6,883 10 -
Ditto - Last that dies - - -	3,650 - -	"	58 1 6	834 - 3
Survivorships—Life against Life - -	44,450 - -	"	664 8 6	6,000 - 7
Survivorship and Issue Risks - - -	26,407 12 2	"	- - -	1,913 8 -
Endowment Assurances - - -	20,900 - -	"	1,047 10 11	8,652 16 11
Limited Number of Payments - - -	1,500 - -	"	60 - -	60 - -
£.	116,307 12 2	Nil -	2,443 5 8	25,029 15 2

ASSURANCES under Special Classes.—Section III and Section IV.

Description of Assurances.	Sums Assured.	Reversionary Bonuses.	Ordinary Annual Premiums.	Total Amount of Premiums Received.
INDIAN.				
WITHOUT PROFITS.—Section IV.				
Short Period Policies - - -	£. s. d. 14,800 - -	Nil -	£. s. d. 468 15 -	£. s. d. 1,237 13 8
Endowment Assurances - - -	32,350 - -	"	2,157 19 11	4,338 17 8
Limited number of Payments - - -	4,000 - -	"	322 - 6	1,636 17 -
£.	51,150 - -	Nil -	2,948 15 5	7,213 8 4

DEDUCTIONS for Re-assurances in other Offices. -Special Classes.

Class of Assurance.	Amount Assured.	Annual Premiums.
ENGLISH.		
WITHOUT PROFITS.		
Survivorships.—Life against Life -	£. s. d. 15,000 - -	£. s. d. 280 - -
Survivorship and Issue Risk - - -	2,000 - -	—
£.	17,000 - -	280 - -

UNIVERSAL LIFE ASSURANCE SOCIETY—*continued.*

VII. and VIII.

The Society is not liable under any annuity contract.

IX.

The average rate of interest at which the Life Assurance Fund of the Society was invested at the close of the year, during the period since the last annual investigation, was 4 *l.* 9 *s.* 2 *d.* per cent.

X.

SURRENDER VALUES allowed at this date of Policies for the Whole Term of Life, with Profits, for 100 *l.* Sum Assured, in addition either to all Annual Cash Bonuses paid or to the present value to be allowed for Reversionary Bonuses.

Age at Entry next Birthday.	DURATION OF THE POLICY.			
	5 Years.	10 Years.	15 Years.	20 Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	3 7 10	7 2 6	10 15 5	15 1 1
25	3 18 2	7 14 8	12 4 4	16 12 6
30	4 - 8	8 15 4	13 8 5	19 2 7
35	5 - 1	9 18 5	15 19 2	23 5 6
40	5 5 6	11 14 10	19 11 7	27 9 10
45	6 19 2	15 7 9	23 18 1	30 17 2
50	9 5 10	18 13 6	26 8 -	35 3 11
55	10 14 3	19 10 6	29 11 3	38 11 6

Policies for the whole term of life without profits, and endowments or endowment assurances, are, at this date, purchased at about three-fifths of the office reserved value.

As a general rule, this Society requires that three annual payments of premium shall have been made upon a policy before any surrender value can be allowed.

(Note.)

Separate statements of the business effected by this Society on lives in India are given in these returns in compliance with the provisions of the Act as to business at other than European rates. See also note as to other extra premiums for climate or special risks, other than Indian, at page 48.

In reply to the required statement of the manner in which policies on unhealthy lives are dealt with, it must be noted that policies on lives below the average, accepted by the Universal at premiums corresponding with those charged at an increased age, are treated in the classifications of age and liability valuations as if the increased ages were the actual ages of the assured.

James Byng, Chairman.
Charles Freville Surtees, Director.
W. G. Stirling, Director.
Fredk. Hendriks, Actuary
(Principal Officer).

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Equitable Life Assurance Society of the United States, for the Year ended 31st December 1891.

	£.	s.	d.	Claims under Policies :	£.	s.	d.	£.	s.	d.
Amount of Funds at beginning of the Year	24,772,169	-	7	By Death	-	-	1,926,470	3	-	
Premiums	6,832,064	14	9	By Maturity of Endowments	-	-	184,639	15	-	
Consideration for Annuities granted	119,421	18	6	Surrenders	-	-	-	-	-	2,111,109 18 -
Interest, Dividends, and Rents	1,256,352	15	7	Annuities	-	-	-	-	-	635,386 - 9
Gain in Valuation of Assets	109,214	10	6	Commissions	-	-	-	-	-	65,185 14 2
				Expenses of Management :						848,876 18 -
				Taxes	-	-	58,977	19	2	
				Agency Expenses	-	-	405,547	14	3	
				Other Expenses	-	-	387,928	8	5	
										852,454 1 10
				Cash Bonuses to Policyholders	-	-	-	-	-	329,632 6 6
				Interest on Shareholders' Capital *	-	-	-	-	-	1,458 6 8
				Amount of Funds at the end of Year as per						
				Second Schedule	-	-	-	-	-	28,245,119 14 -
£.	33,089,222	19	11					£.	33,089,222	19 11

* Under the Charter all profits belong to the policy-holders.

BALANCE SHEET

Of the Equitable Life Assurance Society of the United States, on the 31st December 1891.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up *	20,833	6	8	Mortgages on Freehold Property within the United States	5,415,211	4	3
Assurance and Annuity Fund	27,911,786	7	4	Chilian Mortgage Bonds	72,147	7	11
Special Reserve Fund	312,500	-	-	Loans on the Society's Policies, being the amount of the Balance of the Year's Premiums, when paid semi-annually or quarterly, deductible from amount assured in case of death	474,762	10	-
Total Funds, as per First Schedule	28,245,119	14	-	Investments:			
				United States Bonds	194,208	6	8
				Other Government Bonds, comprising—			
Claims admitted (proofs not perfected) -	125,196	12	7	Cape of Good Hope	10,768	19	2
Claims unsettled -	4,375	-	-	Swiss	3,946	9	2
				German	4,923	10	10
	129,571	12	7	Württemberg	14,882	10	-
				Swedish	18,264	11	8
				Russian	71,433	10	10
				Italian Rentes	43,108	10	10
				Hungarian Rentes	19,706	13	4
				Brazilian	16,195	16	8
					203,230	12	6
				State Bonds	4,452	5	10
				Montreal City and other Municipal Bonds	316,695	16	8
				Other Marketable Bonds, including—			
				Railway Bonds	7,114,968	6	8
				Telegraph Bonds	426,302	1	8
					7,541,270	8	4
				Mercantile Trust Company's Stock	812,062	10	-
				Telegraph Stock	203,645	16	8
				Railway Stock	1,594,975	-	-
				House Property (unencumbered)	6,434,503	16	-
				Landed Property - ditto	66,250	-	-
				Loans secured by United States, Municipal, and other Marketable Stocks and Bonds	1,753,854	3	4
				Bank Certificates on fixed Deposits	442,495	12	6
				Agents' Balances	520,724	1	3
				Outstanding Premiums	11,964	17	8
				Outstanding Interest and Rents due and accrued	74,349	10	11
				Cash:			
				On Deposit (bearing interest)	1,838,905	4	5
				On Hand and in process of transmission from Agencies (since received)	398,982	1	8
£.	28,374,691	6	7	£.	28,374,691	6	7

In this Statement the dollar has been taken at 4 s. 2 d.

James W. Alexander, President pro tem.

Louis Fitzgerald, Director.

Marcellus Hartley, Director.

G. W. Phillips, Actuary.

ROCK LIFE ASSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Rock Life Assurance Company, for the Year ending 31st December 1891.

Amount of Funds at the beginning of the Year:	£.	s.	d.	Claims under Policies:	£.	s.	d.	
Assurance Fund - - - -	1,760,866	1	7	Sums assured, after deducting Re-	115,283	-	-	
Investment Reserve Fund - - -	50,000	-	-	assurance 1,000 L.	32,079	9	11	
Subscription Capital Stock - - -	1,101,686	14	-	Bonus Additions thereto				
	2,912,352	15	7	Surrender of Policies assuring 68,025 L., after deducting Re-			147,367 9 11	
Premiums after deducting Re-assurances - - -	120,683	17	7	assurance, 1,091 L. 14 s. 10 d. assuring 53,500 L. -			10,900 2 1	
Fines from Shareholders for Non-assurance - - -	3,566	5	6	Bonuses of 7,318 L. 13 s. 2 d. paid in Cash - - -			3,853 3 8	
Interest and Dividends:				Annuities - - - - -			10,679 1 3	
Assurance Fund - - - - -	73,593	3	10	Commission - - - - -			5,371 18 8	
Subscription Capital Stock - - - - -	43,599	11	3	Expenses of Management - - - - -			17,069 17 4	
	117,192	15	1	Sinking Fund for Shares purchased under Rock Life				
Consideration for Annuities - - - - -	35,770	18	2	Assurance Company's Acts, 1864 and 1889 - - -			5,447 6 8	
Transfer and other Fees - - - - -	9	-	-	Subscription Capital Stock Account (see below) - - -			62,723 10 6	
				Amount of Funds at end of Year:				
				Assurance Fund - - - - -	1,793,700	7	1	
				Investment Reserve Fund - - - - -	50,000	-	-	
				Subscription Capital Stock - - - - -	1,082,562	14	9	
							2,926,263 1 10	
	£.	3,189,675	11 11				£.	3,189,675 11 11

SUBSCRIPTION CAPITAL STOCK ACCOUNT.

Included in the above Revenue Account of the Rock Life Assurance Company, for the Year ending 31st December 1891.

	£.	s.	d.		£.	s.	d.	£.	s.	d.	
Amount of Funds at the beginning of the Year - - -	1,101,686	14	-	Dividend and Bonus to Proprietors :							
				Proportion of Income from Subscription							
				Capital Stock - - - - -	27,983	17	6				
Interest and Dividends - - - - -	43,599	11	3	Proportion of undivided Profits appro-							
				priated to Shareholders - - - - -	13,150	9	6	41,134	7	-	
				Dividend and Bonus to Assurance Fund :							
				Proportion of Income from Subscription							
				Capital Stock - - - - -	12,892	3	3				
				Proportion of undivided Profits appro-							
				priated to Shareholders - - - - -	5,973	9	9	18,865	13	-	
				Expenses of Management - - - - -	-	-	-	2,723	10	6	
								62,723	10	6	
				Amount of Funds at the end of the Year - - - - -				1,082,562	14	9	
£.	1,145,286	5	3					£.	1,145,286	5	3

BALANCE SHEET

Of the Rock Life Assurance Company, on the 31st December 1891.

LIABILITIES.				ASSETS.				Assurance Fund, and Investment Reserve Fund.		Subscription Capital Stock.		TOTAL.	
£. s. d.								£. s. d.		£. s. d.		£. s. d.	
Funds:				Mortgages on Property within the United Kingdom - - -				728,526 2 5		715,947 4 9		1,444,473 7 2	
Assurance Fund - - - 1,793,700 7 1				Loans on the Company's Policies - - - - -				56,314 13 10		- - -		56,314 13 10	
Investment Reserve Fund - - 50,000 - -				Loans on the Company's Shares British Government Securities - Indian and Colonial Government Securities - - - - -				12,075 - - 6,610 - 6		- - - - - -		12,075 - - 6,610 - 6	
Subscription Capital Stock, in- cluding paid-up Capital of 100,000 L. - - - - - 1,082,562 14 9				Canadian Provincial and City Government Securities - - - Canadian Railways (1st Mort- gage Bonds) - - - - -				145,730 12 7 19,375 1 8		163,391 18 6 10,937 10 6		309,122 11 1 30,512 12 2	
2,926,263 1 10				United States Railways (1st Mortgage Bonds) - - - - -				44,149 12 9		10,000 - -		64,149 12 9	
Claims admitted but not paid - - - - - 16,573 7 8				Debentures and Debenture Stocks Leasehold Property - - - - -				104,746 4 - 154,553 15 4		9,916 5 6 104,771 7 4		114,662 9 6 259,325 2 8	
Dividends and Bonuses to Proprietors - - - - - 310 13 6				Freehold Property - - - - -				10,682 3 5		12,165 7 7		32,847 11 -	
Amount due from Subscription Capital Stock to Assurance Fund for proportion of Expenses - - - - - 1,677 11 11				Shares of the Company pur- chased under "The Rock Life Assurance Act, 1864 and 1889" - - - - -				67,372 5 1		19,786 17 -		87,109 2 1	
				Agents' Balances - - - - -				462,216 2 8		- - -		462,216 2 8	
				Outstanding Premiums - - - - -				8,793 5 5		- - -		8,795 5 5	
				Ditto - Interest due and accrued - - - - -				12,905 12 -		- - -		12,905 12 -	
				Amount due from Subscription Capital Stock for proportion of Expenses - - - - -				18,150 13 10		16,361 16 9		34,512 10 7	
								1,677 11 11		- - -		1,677 11 11	
				Cash:									
				On Deposit - - - - -				1,489 6 2		5,000 - -		6,489 6 2	
				In hand and on Current Account - - - - -				4,703 11 2		16,322 12 3		21,026 3 5	
£. 2,944,824 14 11								£. 1,860,273 14 9		1,084,551 - 2		2,944,824 14 11	

G. J. Newbery,
Fitz-Roy S. K. Stewart,
Arthur J. Laurence,
F. P. Coles,

Auditors.

Chas. Rugge-Price, Chairman.
C. H. Strutt,
Cuth. E. Peek,
George S. Critford, Actuary.

CHURCH OF ENGLAND LIFE AND FIRE ASSURANCE, TRUST AND ANNUITY INSTITUTION.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Church of England Life and Fire Assurance, Trust and Annuity Institution, for the Year ending 31st December 1891.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.	£.	s.	d.	
Amount of Life Assurance Fund at the beginning of the Year - - - - -	672,748	8	2	Claims under Life Policies (at Death) after deduction of sum re-assured - - - - -	74,999	-	-				
				Bonus additions to the above - - - - -	4,407	-	-				
Premiums after deduction of Re-assurance Premiums - - - - -	62,241	9	10	Policies paid during Life - - - - -	11,052	-	-	90,458	-	-	
				Surrenders - - - - -	-	-	-	7,097	-	5	
Consideration for Annuities granted - - - - -	2,866	6	8	Bonuses to Policy-holders in Cash and in Allowances on Premiums - - - - -	-	-	-	3,687	1	8	
				Annuities - - - - -	-	-	-	1,825	3	7	
Interest and Dividends - - - - -	27,853	14	5	Commission and Commuted Commission - - - - -	-	-	-	2,638	12	-	
				Expenses of Management (Home and Foreign) - - - - -	9,091	6	11				
Assignment Fees - - - - -	27	5	-	Rates and Taxes - - - - -	287	16	2				
				Repairs - - - - -	176	15	1				
				Stamps : Policies - - - - -	110	14	7				
				Receipts - - - - -	34	17	1				
				Premises Redemption Fund - - - - -	51	12	6	9,753	1	4	
								819	14	11	
				Income Tax - - - - -	-	-	-	3,954	19	1	
				Dividends and Bonuses to Shareholders - - - - -	-	-	-				
				Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule - - - - -	-	-	-	645,503	11	1	
£.	765,737	4	1					£.	765,737	4	1

II.—HEALTH ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.	£.	s.	d.	
Amount of Health Assurance Fund at the beginning of the Year - - - -	1,810	10	2	Sick Pay - - - - -	1	8	-				
				Expenses of Management - - - -	19	10	-	20	18	-	
Premiums - - - - -	35	5	8	Income Tax - - - - -	-	-	-	2	2	3	
				Dividends and Bonuses to Shareholders -	-	-	-	8	15	3	
Interest and Dividends - - - - -	73	1	6	Amount of Health Assurance Fund at the end of the Year, as per Fourth Schedule -	-	-	-	1,887	1	10	
£.	1,918	17	4	£.				£.	1,918	17	4

III.—FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.	£.	s.	d.	
Amount of Fire Insurance Fund at the beginning of the Year - - - - -	21,843	7	10	Losses by Fire after deduction of Re-assurances - - - - -	648	14	11				
				Expenses of Management - - - - -	3,901	4	6	4,549	19	5	
Premiums received after deduction of Re-assurances - - - - -	6,308	10	2	Income Tax - - - - -	-	-	-	60	9	7	
				Commission - - - - -	-	-	-	426	-	1	
Interest and Dividends - - - - -	1,581	13	1	Dividends and Bonuses to Shareholders - - - - -	-	-	-	805	13	8	
				Amount of Fire Insurance Fund at the end of the Year, as per Fourth Schedule - - - - -	-	-	-	23,891	8	4	
£.	29,733	11	1					£.	29,733	11	1

CHURCH OF ENGLAND LIFE AND FIRE ASSURANCE, TRUST AND ANNUITY
INSTITUTION—continued.

IV.—GENERAL RESERVE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of General Reserve Fund at the beginning of the Year - - - -	2,570	1	7	Special Extension Expenses - - - -	1,349	13	7
				Amount of General Reserve Fund at the end of the Year, as per Fourth Schedule - -	1,220	8	-
£.	2,570	1	7	£.	2,570	1	7

BALANCE SHEET

Of the Church of England Life and Fire Assurance, Trust and Annuity Institution, on 31st December 1891.

LIABILITIES.				ASSETS.			
	£.	s.	d.		£.	s.	d.
Shareholders' Capital (1,000,000 l. subscribed) paid up - - - - -	40,000	-	-	Mortgages on Property within the United Kingdom - - - - -	158,065	8	3
General Reserve Fund - - - - -	1,220	8	-	Loans on the Company's Policies - - -	44,838	11	-
Life Assurance Fund - - - - -	645,503	11	1	Investments :			
Health Assurance Fund - - - - -	1,887	1	10	Indian Government Securities - - -	10,906	4	6
Fire Fund - - - - -	23,891	8	4	Colonial Government Securities - - -	57,100	4	4
Premises Redemption Fund - - - - -	567	17	6	Municipal Bonds - - - - -	35,019	18	10
	713,070	6	9	Railway and other Shares - - - - -	3,965	7	-
Claims under Life Policies admitted but not yet paid - 13,142 - -				Railway and other Stocks - - - - -	54,635	11	9
Outstanding Fire Losses - 24 10 -				Railway and other Debentures - - -	111,704	6	5
	13,166	10	-	Company's House - - - - -	9,395	15	-
				Company's Shares held under authority of Company's Deed of Settlement - -	867	10	-
				Loans :			
				Borough and County Rates - - -	141,986	15	1
				Life and Reversionary Interests - - -	36,812	11	5
				Stocks and Shares - - - - -	4,887	10	3
				Personal Security - - - - -	25,627	18	2
				Agents' Balances (Home and Foreign) - -	7,691	-	1
				Outstanding Premiums (Life and Fire) - -	3,406	11	6
					£.	s.	d.
				Interest accrued but not due - 7,633 8 4			
				Interest due and unpaid - - 509 1 1			
					8,142	9	5
				Cash :			
				On Current Account and in hand - - - - -	5,483	3	9
				On Deposit - - - - -	5,700	-	-
					11,183	3	9
£.	726,236	16	9	£.	726,236	16	9

Grinston, Chairman.
J. Harvard J. Handcock, } Directors.
Arthur J. Ingram,
H. M. Baker, Secretary.
F. Bell, Actuary and Assistant Secretary.

NATIONAL ASSURANCE COMPANY OF IRELAND.

(Third and Fourth Schedules.)

LIFE ACCOUNTS

Of the National Assurance Company of Ireland, for the Year ending 31st December 1891.

INCOME.

	No. 1 Series.	No. 2 Series.	Annuity Account.	Liberal Annuity Company of Dublin Trust Account.	Dublin Widows' Trust Account.	Great Britain Trust Account.	TOTAL.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Amount of Funds at the beginning of the Year	17,768 9 9	80,855 10 2	16,773 6 7	50,567 - 5	21,091 1 7	94,292 6 -	281,367 14 6
Premiums, less Re-assurances	440 10 2	11,483 10 6	-	351 7 -	195 4 10	11,197 1 2	23,667 13 8
Consideration for Annuities granted	-	-	425 1 3	-	-	-	425 1 3
Interest and Dividends	710 14 9	3,234 4 3	670 18 8	1,910 1 -	924 - 3	3,656 13 2	11,106 12 4
Profit on Sale of Investments	-	413 17 1	-	-	-	-	413 17 1
Assignment Fees	-	-	-	-	-	2 10 -	2 10 -
Refund of Claim, Life Fund No. 2	100 - -	-	-	-	-	-	100 - -
TOTAL	19,019 14 8	95,987 2 3	17,869 6 6	52,848 8 5	22,210 6 8	109,148 10 4	317,083 8 10

EXPENDITURE.

Claims under Life Policies, including Bonuses, after deduction of Sums Re-assured	-	6,372 10 8	-	-	-	16,160 - -	22,532 10 8
Endowment Policies matured	-	625 - -	-	-	-	320 - -	945 - -
Annuities paid	-	-	3,132 3 1	3,486 13 7	1,948 10 -	108 - -	8,675 6 8
Surrenders	-	583 19 1	-	-	-	-	583 19 1
Commission	-	589 16 8	-	-	-	-	589 16 8
Fee to Trustees	-	-	-	42 - -	42 - -	105 - -	189 - -
Special Expenses, being the cost of realising the Great Britain Assets, and of conducting that Society's German business, in terms of the concession granted by the Prussian Government in 1862	-	-	-	-	-	194 19 3	194 19 3
Expenses of Management	-	1,018 11 4	100 - -	100 - -	100 - -	565 19 9	1,884 11 1
Amount transferred to Investment Fluctuation Fund	-	413 17 1	-	-	-	-	413 17 1
Amount transferred to Profit and Loss Account	1,151 4 11	-	-	-	-	-	1,151 4 11
Loans on Policies lapsed, written off	-	-	-	-	-	232 6 5	232 6 5
Amount of Funds at the end of the Year (as per Balance Sheet)	17,868 9 9	86,383 7 5	14,637 3 5	49,219 14 10	20,119 16 8	91,462 4 11	279,690 17 -
TOTAL	19,019 14 8	95,987 2 3	17,869 6 6	52,848 8 5	22,210 6 8	109,148 10 4	317,083 8 10

FIRE ACCOUNT.

	£. s. d.		£. s. d.
Amount of Fire Insurance Fund at the beginning of the Year	£. s. d. - 105,000 - -	Claims by Fire (after deduction of Re-assurances)	- - 180,057 6 11
Added out of Profits for Year 1890	- 5,000 - -	Commission	- - 58,392 10 11
	110,000 - -	Expenses of Management	- - 12,197 7 9
Premiums received (after deduction of Re-assurances)	238,751 7 -	Amount of Fire Insurance Fund at the end of the Year	- - 98,103 12 5
	£. 348,751 7 -		£. 348,751 7 -

PROFIT AND LOSS ACCOUNT.

	£. s. d.		£. s. d.
Balance of Account for Year ended 31st December 1890	£. s. d. - 31,715 4 11	Dividend to Shareholders, being final Dividend for Year 1890	- - 6,000 - -
Less amount passed to credit of Fire Insurance Fund	- 5,000 - -	Interim Dividend for Year 1891	- - 5,000 - -
	26,715 4 11		11,000 - -
Interest and Dividends not carried to other Accounts	- 7,032 17 4	Wear and Tear, and Repairs	- - 233 3 8
Amount transferred from Life Fund No. 1	- 1,151 4 11	Expenses of Management not charged to other Accounts	- - 1,500 - -
Balance of Expense Account, Great Britain Trust Fund	- 71 12 7	Transferred to Investment Fluctuation Fund, General Account	- - 1,076 15 -
Profit on realisation of Investments	- 1,076 15 -		£. s. d. Balance at end of the Year - - 33,237 16 1
	£. 36,047 14 9		Less Dividends, as above - - 11,000 - -
			22,237 16 1
			£. 36,047 14 9

NATIONAL ASSURANCE COMPANY OF IRELAND—continued.

BALANCE SHEET

Of the National Assurance Company of Ireland, on 31st December 1891.

LIABILITIES.

	National Assurance Company General Account.	Liberal Annuity Company of Dublin Trust Account.	Dublin Widows' Trust Account.	Great Britain Trust Account.	TOTAL.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Life Assurance Fund, No. 1 - - - - -	17,868 9 9				
Life Assurance Fund, No. 2 - - - - -	80,883 7 5				
Annuity Fund - - - - -	14,637 3 5				
TOTAL Life Funds, as per Life Revenue Accounts - - -	118,889 - 7	49,219 14 10	20,119 16 8	91,462 4 11	279,690 17 -
Shareholders' Capital - - - - -	100,000 - -				
Fire Insurance Fund - - - - -	98,103 12 5				
Profit and Loss - - - - -	22,237 16 1				
Investment Fluctuation Fund, General Account - - -	2,888 14 2				
Investment Fluctuation Fund, Life Account, No. 2 - -	1,050 5 9				
TOTAL Funds - - -	343,169 9 -	49,219 14 10	20,119 16 8	91,462 4 11	503,971 5 5
Late Royal Exchange Assurance Company of Dublin - -	1,868 12 6				1,868 12 6
Dividends and Bonuses Unclaimed - - - - -	1,955 15 -				1,955 15 -
Loan Account - - - - -	8,821 19 11				8,821 19 11
Outstanding Fire Losses and Expenses - - - - -	6,389 1 -				6,389 1 -
Claims under Life Policies, admitted but not paid -	2,460 7 8			7,903 14 3	10,364 1 11
Bills payable - - - - -	1,476 1 -				1,476 1 -
Due to Great Britain Policy-holders' Trustees - -				52 10 -	52 10 -
Due to National Assurance Company's General Account, and included in that Company's Account - - - - -		1,253 19 6	806 1 7	200 13 11	2,260 14 -
TOTAL - - - £.	366,141 6 1	50,473 14 4	21,025 18 3	99,619 2 1	537,260 - 9

ASSETS.

	Amount of Stock.	National Assurance Company General Account.	Liberal Annuity Company of Dublin Trust Account.	Dublin Widows' Trust Account.	Great Britain Trust Account.	TOTAL.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Mortgages on Property within the United Kingdom - -		130,768 18 3			890 - -	131,653 18 3
Loans on the Company's Life Policies - - - - -		5,904 - -			17,621 14 8	23,525 14 8
Investments:						
British Government Securities - - - - -	15,000 - -	13,617 19 5				13,617 19 5
Indian and Colonial Government Securities - - - -	39,006 - 8	22,513 17 9	7,495 7 6		10,946 18 10	44,966 4 1
Municipal Corporation Stocks - - - - -	3,000 - -	503 2 6			2,562 10 -	3,065 12 6
United States State and Municipal Bonds - - - -	29,000 - -	31,790 14 10				31,790 14 10
Foreign Government Securities - - - - -	6,000 - -				6,324 - 5	6,324 - 5
Railway Debentures and Debenture Stocks - - - -	65,800 - -	14,583 9 2	16,031 16 1	17,182 10 -	22,008 8 -	69,811 3 3
Railway Stocks and Shares (Preference and Ordinary Guaranteed) - - - - -	41,524 3 4	5,758 13 6	19,449 - 9	1,924 - -	16,462 17 2	46,594 11 5
Dublin Port and Docks Bonds - - - - -	6,000 - -		5,000 - -		1,012 19 3	6,012 19 3
Landed and House Property (Freehold and Leasehold), and Furniture - - - - -		31,595 18 3			7,200 - -	38,795 18 3
Bank of England Stock - - - - -	1,000 - -				2,986 5 -	2,986 5 -
Bank of Ireland Stock - - - - -	12,550 - -	33,397 8 -	2,400 - -	1,880 - -		37,687 8 -
A. Guinness, Son & Co., Limited, Preference Shares -	3,000 - -				4,735 16 -	4,735 16 -
Glasgow Salvage Corps Building Shares - - - - -	350 - -	350 - -				350 - -
Advances on Government Stock, Pensions, Annuities, and Personal Security - - - - -		8,687 18 6				8,687 18 6
Agents' Balances on Life Account - - - - -		1,462 6 -			238 12 10	1,700 18 10
Agents' and Re-assurance Balances on Fire Account, including Outstanding Premiums - - - - -		43,765 4 10				43,765 4 10
Outstanding Life Premiums - - - - -		1,152 8 10		27 19 9	707 1 -	1,887 7 7
Outstanding Interest - - - - -		2,677 12 8	97 10 -	61 8 6	1,085 17 6	3,922 8 8
Other Amounts due to the Company - - - - -		2,595 3 1				2,595 3 1
Reversions - - - - -					2,192 5 9	2,192 5 9
National Assurance Shares - - - - -	100 - -	100 - -				100 - -
Cash in Court - - - - -					500 - -	500 - -
Due to National Assurance Company's General Account, by Liberal Annuity Account, and included in that Account -		1,253 19 6				1,253 19 6
Due to National Assurance Company's General Account by Dublin Widows' Account, and included in National Account - - - - -		906 1 7				906 1 7
Due to National Assurance Company's General Account by Great Britain Account, and included in National Account -		200 12 11				200 12 11
Cash on Deposit - - - - -		9,329 13 7				9,329 13 7
Cash in hand, and on Current Account - - - - -		226 4 11			2,143 15 8	2,370 - 7
TOTAL - - - £.		366,141 6 1	50,473 14 4	21,025 18 3	99,619 2 1	537,260 - 9

William Robertson, Chairman.
 Thomas Pim, } Director.
 Edw. R. Read, }
 Harold Engelbach, Actuary and Secretary,
 Principal Officer.

UNITED KINGDOM TEMPERANCE AND GENERAL PROVIDENT INSTITUTION.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the United Kingdom Temperance and General Provident Institution, for the Year ending 31st December 1891.

	£.	s.	d.		£.	s.	d.	£.	s.	d.
Amount of Funds at the beginning of the Year	4,902,801	2	2	Claims under Policies :						
Premiums (after deduction of Re-assurance Premiums)	371,273	14	3	Deaths - - - - -	210,969	4	10			
Consideration for Annuities granted - -	3,353	13	6	Endowments - - - - -	41,231	9	7	251,300	14	5
Interest and Dividends - - - - -	198,273	13	3	Surrenders - - - - -				32,382	12	6
Fines for Renewal of Policies - - - -	74	3	5	Annuities - - - - -				6,497	17	6
Fees - - - - -	264	4	7	Commission - - - - -				23,159	5	8
				Expenses of Management - - - - -				23,509	-	-
				Cash Bonuses - - - - -				11,491	19	5
				Bonus abatement of Premiums - - - -				20,693	17	9
				Interest on Deposits - - - - -				1,130	3	4
				Amount of Funds at the end of the Year, as per Second Schedule - - - - -				5,105,875	-	8
£.	5,476,040	11	2	£.				5,476,040	11	2

BALANCE SHEET

Of the United Kingdom Temperance and General Provident Institution, on the 31st December 1891.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance Fund - - - - -	5,105,875	-	8	Mortgages on Property within the United Kingdom - - - - -	1,621,904	14	8
Total Funds, as per First Schedule - -	5,105,875	-	8	Loans on the Members' Policies - - - -	391,733	15	-
Claims admitted, but not paid - - - -	35,839	7	-	Investments :			
Commission due to Agents - - - - -	7,239	17	3	Indian Government Securities - - - -	16,514	3	6
Due to Depositors - - - - -	13,914	1	10	Railway and other Debentures, and Debenture Stocks - - - - -	260,902	11	7
Due to Members on Account of Premiums reduced by Bonus - - - - -	9,556	14	4	Railway Preference Stock - - - - -	21,781	2	2
				House Property - - - - -	415,725	1	7
				Advances to Local Boards, Corporations, and other Public Bodies on the security of Rates	784,975	10	4
				Ground Rents - - - - -	1,349,122	8	9
				Indian Railway Stocks - - - - -	28,994	1	5
				New River Company's Securities - - - -	158,266	19	11
				Agents' Balances - - - - -	777	7	-
				Outstanding Interest - - - - -	55,022	17	10
				Cash :			
				In hand, and on Current Account - - - - -	17,359	6	-
					17,359	6	-
				Arrears on Credit Policies - - - - -	46,749	5	8
				Furniture and Fixtures - - - - -	1,821	16	4
				Bills receivable, not yet due - - - - -	769	-	4
				Postage Stamps - - - - -	1	14	-
				Policy Stamps - - - - -	3	5	-
£.	5,172,425	1	1	£.	5,172,425	1	1

Robert Warner, Chairman.
 Benj. Whitworth, } Directors.
 W. S. Caine, }
 Thomas Cash, Managing Director
 and Secretary.

EQUITABLE LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Equitable Life Assurance Society, for the Year ending 31st December 1891.

	£.	s.	d.		£.	s.	d.	£.	s.	d.	
Amount of Funds at the beginning of the Year, as in last Account - - - - -	4,222,241	14	7	Claims (no Re-assurances) - - - - -	138,850	-	-				
				Additions to those Claims by way of Bonus	142,747	15	-	281,597	15	-	
Premiums, namely:—	£.	s.	d.	Surrendered Policies - - - - -	-	-	-	26,536	11	1	
New Annual Premiums - - - - -	10,491	12	8	Bonus in Cash - - - - -	-	-	-	8,498	3	6	
New Single Premiums - - - - -	1,726	5	6	Bonus in reduction of Premium - - - - -	-	-	-	869	15	-	
Renewal Premiums - - - - -	137,439	1	7	Annuities - - - - -	-	-	-	1,722	-	9	
Commuted Premiums - - - - -	2,288	14	6	Expenses of Management - - - - -	-	-	-	10,537	12	9	
	151,945	14	3	Income Tax - - - - -	-	-	-	3,849	11	11	
Consideration for Deferred Annuity - - - - -	200	-	-	Difference arising in the Valuation of the Assets - - - - -	-	-	-	4,621	15	7	
Interest and Dividends - - - - -	157,337	13	4	Amount of Funds at the end of the Year, after deducting Claims admitted but not paid - - - - -	-	-	-	4,193,501	8	7	
Registration Fees and Forfeits - - - - -	29	12	-					£.	4,531,754	14	2
	£	4,531,754	14	2							

The Equitable has no re-assurances, has never paid commission for the introduction of business, or employed agents, and, being a purely mutual office, has no shareholders.

BALANCE SHEET

Of the Equitable Life Assurance Society, on the 31st December 1891.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.		
Total Funds, as per First Schedule - - - - -	4,193,501	8	7	Mortgages on Property in England and Wales - - - - -	1,894,650	7	7		
				Loans on the Society's Policies within their Surrender Value - - - - -	215,447	3	11		
Claims admitted but not paid - - - - -	24,403	15	-	£. 190,000 British Government 2½ per cent. Stock - - - - -	180,975	-	-		
				£. 25,000 Treasury Bills - - - - -	24,325	-	6		
				£. 50,000 India 3 per cent. Stock - - - - -	47,500	-	-		
				£. 25,000 Canada 4 per cent. Bonds with Imperial Guarantee - - - - -	26,750	-	-		
				£. 20,000 Canada 4 per cent. Inscribed Stock - - - - -	21,100	-	-		
				£. 50,000 Canada 3½ per cent. Inscribed Stock - - - - -	51,000	-	-		
				£. 10,000 Canada 3 per cent. Inscribed Stock - - - - -	9,200	-	-		
				£. 10,000 Canada 3 per cent. Bonds - - - - -	9,200	-	-		
				£. 19,600 New South Wales 5 per cent. Bonds - - - - -	19,600	-	-		
				£. 75,000 New South Wales 3½ per cent. Inscribed Stock - - - - -	71,250	-	-		
				£. 25,000 Cape of Good Hope 4 per cent. Inscribed Stock - - - - -	26,250	-	-		
				£. 48,000 Victoria 3½ per cent. Inscribed Stock - - - - -	45,120	-	-		
				£. 20,000 South Indian Railway 3½ per cent. Bonds - - - - -	20,000	-	-		
				£. 35,000 Great Indian Peninsula Railway Stock - - - - -	59,500	-	-		
				£. 25,000 Great Indian Peninsula Railway Debentures - - - - -	25,000	-	-		
				£. 40,340 Southern Mahratta Railway Stock - - - - -	43,987	12	-		
				£. 50,000 Southern Mahratta Railway 4 per cent. Debenture Stock - - - - -	59,000	-	-		
				£. 15,000 Bengal-Nagpur Railway Stock - - - - -	17,400	-	-		
				£. 40,200 Bengal-Nagpur Railway 3½ per cent. Debenture Bonds - - - - -	40,200	-	-		
				£. 25,000 Indian Midland Railway 3½ per cent. Debentures - - - - -	25,000	-	-		
				£. 4,000 a year East Indian Railway "B" Annuity - - - - -	112,000	-	-		
				£. 307,084 Railway and other Debentures and Debenture Stocks - - - - -	345,389	1	-		
				£. 100,000 Metropolitan Police 3 per cent. Debenture Stock - - - - -	100,000	-	-		
				£. 100,000 Metropolitan Consolidated 3½ per cent. Stock - - - - -	110,000	-	-		
				£. 81,700 City Bonds - - - - -	81,700	-	-		
				£. 50,000 Birmingham Corporation 3½ per cent. Stock - - - - -	53,500	-	-		
				£. 15,000 Liverpool Corporation 3½ per cent. Stock - - - - -	16,500	-	-		
				£. 30,000 Nottingham Corporation 3 per cent. Stock - - - - -	28,800	-	-		
				£. 15,000 Brighton Corporation 3½ per cent. Stock - - - - -	16,000	-	-		
				£. 7,000 Leeds Corporation 3½ per cent. Stock - - - - -	7,550	-	-		
				£. 10,000 Tynemouth Corporation 3 per cent. Stock - - - - -	9,700	-	-		
				£. 3,000 Portsmouth Corporation 3½ per cent. Stock - - - - -	3,210	-	-		
				£. 20,000 Bradford Corporation 3½ per cent. Stock - - - - -	20,000	-	-		
				£. 25,000 City of Melbourne Loan - - - - -	25,725	-	-		
				£. 200,000 Bonds of Mersey Docks and Harbour Board - - - - -	200,000	-	-		
				Freehold Estate - - - - -	71,400	-	-		
				Reversions purchased - - - - -	17,653	3	5		
				Premiums due and unpaid - - - - -	11,713	14	-		
				Interest due and unpaid - - - - -	2,882	3	6		
				Cash on Deposit - - - - -	30,000	-	-		
				Cash in hand and on Current Account - - - - -	20,266	17	8		
	£.	4,217,905	3	7		£.	4,217,905	3	7

Richd. Twining, President.
 John Waller, } Vice Presidents.
 H. Rokeby Price, }
 A. F. Burridge, Actuary.

UNIVERSITY LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the University Life Assurance Society, for the Year ending 30th April 1892.

	£.	s.	d.	Claims under Policies :	£.	s.	d.	£.	s.	d.	
Amount of Funds at the beginning of the Year	989,014	6	10	Sums Assured - - -	70,940	-	-				
Premiums - - - - -	48,950	16	3	Bonus Additions - - -	34,573	16	4	105,513	16	4	
Interest and Dividends - - - - -	40,778	18	8	Surrenders - - - - -	-	-	-	3,832	11	10	
Policy Assignment Fees - - - - -	12	10	6	Bonus Additions to Policies, purchased - -	-	-	-	991	8	4	
Profit on Securities realised and re-valuation of Government Leaseholds - - - -	16,193	10	5	Commission - - - - -	-	-	-	922	7	2	
				Expenses of Management - - - - -	-	-	-	6,239	6	7	
				Dividends to Shareholders - - - - -	-	-	-	1,495	-	-	
				Reductions of Premium by Application of Bonus - - - - -	-	-	-	1,078	19	1	
				Income Tax - - - - -	-	-	-	969	16	1	
				Amount of Funds at the end of the Year, as per Second Schedule - - - - -	-	-	-	973,906	17	3	
£.	1,094,950	2	8					£.	1,094,950	2	8

BALANCE SHEET

Of the University Life Assurance Society, on 30th April 1892.

	£.	s.	d.	£.	s.	d.		£.	s.	d.
Capital paid up - - - - -	29,900	-	-				Mortgages on Freehold Property within the United Kingdom (none in Ireland) - -	57,800	-	-
Assurance Fund - - - - -	944,006	17	3				Mortgages on Life Interests, Reversions, &c. -	363,543	5	3
Amount of Funds as per First Schedule -	973,906	17	3				Loan on the Society's Shares - - - - -	775	-	-
Claims on Policies and Additions announced but not yet paid - - - - -	40,976	12	6				Loans on the Society's Policies within their Surrender Value - - - - -	43,123	-	-
Dividends and Bonuses due to Shareholders -	2,635	12	6				Loans on the Society's Policies, Premiums on Credit - - - - -	3,937	1	10
							Loans on Policies with Personal Security -	32,418	18	5
							Investments :			
							British Government Securities - - -	46,894	6	8
							Metropolitan Board of Work Stock - -	27,875	-	-
							Indian Railway Stocks - - -	192,027	19	6
							British Railway Preference Stocks - -	170,592	-	-
							Freehold at 25 Pall Mall - - -	10,650	-	-
							Government Leaseholds - - -	20,031	10	11
							Shares in Reversionary Interest Society -	8,938	-	-
							Reversions - - - - -	859	9	4
							Outstanding Premiums - - - - -	3,184	-	11
							Outstanding Interest - - - - -	8,827	13	6
							Cash on Current Account at Bankers - -	25,727	5	11
							Cash in hands of Secretary - - - - -	314	10	-
£.	1,017,519	2	3				£.	1,017,519	2	3

J. Copley Wray, Chairman and
Managing Director.
R. Woodhouse, }
C. Stuart-Wortley, } Directors.
H. W. Andras, Secretary.

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Liverpool and London and Globe Insurance Company, for the Year ending 31st December 1891.

LIFE ASSURANCE ACCOUNT.

LIVERPOOL AND LONDON AND GLOBE FUND.			<i>£.</i>	<i>s.</i>	<i>d.</i>
Amount of Life Assurance Fund at the beginning of the Year - - - - -	-	-	3,017,410	3	3
Premiums, after deduction of Re-assurance Premiums - - - - -	-	-	216,929	8	3
Interest and Dividends - - - - -	-	-	123,588	7	6
Assignment Fees - - - - -	-	-	89	15	-
Fines - - - - -	-	-	46	5	4
			3,358,063	19	4

GLOBE FUND.			<i>£.</i>	<i>s.</i>	<i>d.</i>
Amount of Life Assurance Fund at the beginning of the Year - - - - -	-	-	271,553	18	5
Premiums, after deduction of Re-assurance Premiums - - - - -	-	-	10,103	12	-
Interest and Dividends - - - - -	-	-	10,667	1	6
Assignment Fees - - - - -	-	-	4	5	-
			292,328	16	11
			3,650,392	16	3

LIVERPOOL AND LONDON AND GLOBE FUND.			<i>£.</i>	<i>s.</i>	<i>d.</i>
Claims under Life Policies, including those admitted but not paid (after deducting Sums re-assured) - - - - -	-	-	226,360	16	-
Surrenders - - - - -	-	-	11,568	19	4
Commission - - - - -	-	-	8,643	19	4
Expenses of Management - - - - -	-	-	11,449	2	8
Medical Fees - - - - -	-	-	819	14	8
Stamps - - - - -	-	-	926	18	2
Transfer to Annuity Account, consideration for Immediate Annuity hitherto deferred - - - - -	-	-	9,242	3	-
Amount of the Funds at the end of the Year, as in Balance Sheet - - - - -	-	-	3,089,052	6	2
			3,358,063	19	4

GLOBE FUND.			<i>£.</i>	<i>s.</i>	<i>d.</i>
Claims under Life Policies, including those admitted but not paid (after deducting Sums re-assured) - - - - -	-	-	31,602	17	3
Surrenders - - - - -	-	-	423	13	-
Commission - - - - -	-	-	353	12	6
Expenses of Management - - - - -	-	-	509	19	8
Amount of Funds at the end of the Year, as in Balance Sheet - - - - -	-	-	259,438	15	6
			292,328	16	11
			3,650,392	16	3

ANNUITY ACCOUNT.

LIVERPOOL AND LONDON AND GLOBE FUND.			<i>£. s. d.</i>		
<i>Amount of Fund at the beginning of the Year</i>	-	851,573 5 -			
<i>Consideration for Annuities granted</i>	- -	138,000 11 5			
<i>Transfer from Life Fund, consideration for Immediate Annuity hitherto deferred</i>	- -	9,242 3 -			
<i>Interest and Dividends</i>	- - - - -	35,653 3 11			
<i>Assignment Fees</i>	- - - - -	5 -			
		1,029,469 8 4			
GLOBE FUND.					
<i>Amount of Fund at the beginning of the Year</i>	-	6,835 17 6			
<i>Interest and Dividends</i>	- - - - -	254 3 9			
		7,090 1 3			
		<i>£.</i>			
		1,038,559 9 7			

LIVERPOOL AND LONDON AND GLOBE FUND.			<i>£. s. d.</i>		
<i>Annuities paid</i>	- - - - -	101,256 7 8			
<i>Commission</i>	- - - - -	1,330 - 1			
<i>Expenses of Management</i>	- - - - -	2,720 5 -			
<i>Amount of Funds at the end of the Year, as in Balance Sheet</i>	- - - - -	924,162 15 7			
		1,029,469 8 4			
GLOBE FUND.					
<i>Annuities paid</i>	- - - - -	1,171 5 9			
<i>Expenses of Management</i>	- - - - -	46 17 -			
<i>Amount of Funds at the end of the Year, as in Balance Sheet</i>	- - - - -	5,871 18 6			
		7,090 1 3			
		<i>£.</i>			
		1,038,559 9 7			

FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.		£.	s.	d.	
Amount of Fire Re-insurance Fund at the begining of the Year	647,000	-	-		Losses by Fire, after deduction of Re-assurances	-	-	-	989,605	14	2	
Premiums received, after deduction of Re-assurances - - -	1,479,783	8	-		Expenses of Management	-	-	-	189,074	6	1	
					Commission	-	-	-	242,225	14	3	
					Contributions to Fire Brigades at Home and Abroad	-	-	-	11,277	5	6	
					State Taxes (Foreign)	-	-	-	18,290	16	2	
									460,868	2	-	
					Carried to Profit and Loss	-	-	-	6,309	11	5	
					Amount of Fire Re-insurance Fund at the end of the Year, as in Balance Sheet	-	-	-	670,000	-	-	
£.	2,126,783	8	-						£.	2,126,783	8	-

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY—*continued.*

PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.		£.	s.	d.
Balance of last Year's Account - - - - -	740,861	14	2	Amount paid to Globe Six per Cent. Perpetual	£.	s.	d.				
				Annuitants in 1891 - - - - -	49,626						
Interest and Dividends not carried to other Accounts - - -	163,170	4	-	Less Income Tax - - - - -	1,240	13	-		48,385	7	-
Carried from Fire Account - - - - -	6,309	11	5	Balance of Dividend for 1890, paid 22nd May 1891	-	-	-		122,820	-	-
Transfer Fees - - - - -	20	17	-	Exchange - - - - -	-	-	-		2,071	13	2
				Balance:							
				Interim Dividend for the Year 1891, paid	£.	s.	d.				
				23rd November - - - - -	61,410						
				*Carried to next Year's Account - - - - -	675,684	6	5		737,094	6	5
£.	910,371	6	7					£.	910,371	6	7

* The above balance will be reduced to 552,864*l.* 6*s.* 5*d.* by payment of balance of 1891 dividend on 23rd May.

BALANCE SHEET

Of the Liverpool and London and Globe Insurance Company, on the 31st December 1891.

[illegible]

George Melly, Chairman.
John Bibby,
Hugh H. Nicholson, } *Directors.*
John M. Dove, Secretary and General Manager.
Augustus Hendriks, Actuary.

ROYAL EXCHANGE ASSURANCE CORPORATION.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Royal Exchange Assurance Corporation, for the Year ending 31st December 1891.

LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Funds at the beginning of the period - - -	2,044,564	11	11	Claims, less Sums re-assured - - -	235,516	9	-
Premiums, after deduction of Re-assurance				Endowments matured - - -	15,100	-	-
Premiums :-				Bonus Reductions of Premium - - -	13,605	7	10
New - - - -	13,910	4	2	Surrenders - - - -	21,279	12	-
Renewals - - -	130,064	3	5	Commission - - - -	6,434	15	9
				Expenses of Management - - - -	12,511	12	11
				Bad Debts - - - -	434	15	7
Interest and Dividends - -	80,088	8	7	Proprietors' Profit, 1886-90, transferred to Profit and Loss Account - - -	86,000	-	-
Less, Income Tax - -	1,890	2	8	Amount of Life Assurance Funds at the end of the period, as per Balance Sheet - -	1,875,854	12	4
	78,198	5	11				
£.	2,266,737	5	5	£.	2,266,737	5	5

ANNUITY ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Annuity Fund at the beginning of the period - - -	117,354	8	1	Annuities paid - - - -	12,967	15	6
Consideration for Annuities and Premiums on Reversionary Annuities - - -	20,570	16	11	Expenses of Management - - - -	497	2	2
£.				Amount of Annuity Fund at the end of the period, as per Balance Sheet - - -	129,629	9	8
Interest and Dividends - -	5,291	3	8				
Less, Income Tax - -	122	1	4				
	5,169	2	4				
£.	143,094	7	4	£.	143,094	7	4

FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fire Assurance Fund at the beginning of the period - - -	197,779	-	3	Losses by Fire, after deduction of Re-assurances - - - -	87,287	6	3
Premiums, after deduction of Re-assurance	187,711	5	1	Expenses of Management - - - -	39,966	7	6
£.				Commission - - - -	22,874	7	11
Interest and Dividends - -	7,278	18	6	Bad Debts - - - -	47	1	4
Less, Income Tax - -	153	19	7	Profit, Eight Months to 31st December 1890, transferred to Profit and Loss Account -	19,871	9	11
				Amount of Fire Assurance Fund at the end of the period, as per Balance Sheet - -	222,568	11	6
	7,124	19	1				
£.	392,615	4	5	£.	392,615	4	5

MARINE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Marine Assurance Fund at the beginning of the Year - - -	102,870	16	2	Marine Losses, after deduction of Re-assurances	78,036	16	1
Premiums, after deduction of Re-assurance	104,578	13	10	Expenses of Management - - - -	19,041	14	6
Premiums, Brokerage, and Discount - -				Bad Debts - - - -	1	-	11
£.				Amount of Marine Assurance Fund at the end of the period, as per Balance Sheet - -	140,832	9	1
Interest and Dividends - -	3,517	14	2				
Less, Income Tax - -	84	18	5				
	3,432	15	9				
Sea Reserve Fund, transferred from Profit and Loss Account - - -	27,029	14	10				
£.	237,912	-	7	£.	237,912	-	7

PROFIT AND LOSS ACCOUNT—(GENERAL RESERVE FUND).

	£.	s.	d.		£.	s.	d.
Balance of last Year's Account - - -	715,696	9	11	Dividends to Proprietors - - - -	110,275	3	6
Interest and Dividends not carried to other Accounts -	57,071	10	5	Expenses not charged to other Accounts -	14,886	15	-
Less Income Tax - -	1,393	3	1	Transferred to Pension Fund - - - -	33,738	-	-
				Transferred to Sea Reserve Fund - - -	27,029	14	10
Profit realised, Fire Account, Eight Months to 31st December 1890 - - -	55,678	7	4	Balance, as per Balance Sheet - - -	701,271	3	4
Profit realised, Life Account, 1886-90 - -	19,871	9	11				
Profit on Sale of Securities - - -	86,000	-	-				
	9,954	9	6				
£.	887,200	16	8	£.	887,200	16	8

ROYAL EXCHANGE ASSURANCE CORPORATION—continued.

BALANCE SHEET—(LIFE ASSURANCE ACCOUNT.)

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Life Assurance Fund - - - - -	1,875,854	12	4	Mortgages on Property within the United Kingdom	660,946	13	9
Outstanding Claims - - - - -	85,960	-	-	Mortgages on Rates under Acts of Parliament -	379,961	12	3
Surrendered Policies Suspense Account - -	382	11	9	Mortgages on Life Interests - - - - -	113,803	13	2
				Mortgages on Reversions - - - - -	49,783	19	3
				Mortgages on Personal Security with Life Policies	17,921	-	2
				Mortgages on Policies of the Corporation - -	70,723	8	9
				Investments, viz.:—			
				Bank Stock - - - - -	27,950	-	-
				Canada Debentures Guaranteed - - - - -	104,000	-	-
				Ceylon Government Loan - - - - -	48,000	-	-
				New South Wales Bonds - - - - -	28,694	3	-
				Tasmanian Treasury Bills - - - - -	40,432	11	8
				Victoria Government Bonds - - - - -	36,745	0	1
				British Railway and other Debentures and			
				Debenture Stocks - - - - -	194,656	19	10
				British Railway Guaranteed and Rent Charge			
				Stocks - - - - -	70,850	-	-
				British Railway Preference and Preferred Ordinary			
				Stocks - - - - -	39,209	-	-
				Reversions purchased - - - - -	9,394	11	6
					1,893,072	19	5
				Agents' Balances - - - - -	16,117	18	10
				Outstanding Premiums - - - - -	5,066	2	3
				Outstanding Interest - - - - -	15,297	16	2
				Accrued Interest - - - - -	19,698	6	5
					34,996	2	7
				Cash in hand, and on Current Account - -	12,944	1	-
£.	1,962,197	4	1	£.	1,962,197	4	1

GENERAL BALANCE SHEET
Of the Royal Exchange Assurance Corporation, as at 31st December 1891.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Proprietors' Capital - - - - -	689,219	17	10	Mortgages on Property within the United Kingdom	1,013,846	10	1
General Reserve Fund (included in Profit and Loss Account) - - - - -	-	-	-	Mortgages on Rates under Acts of Parliament -	590,896	15	4
Life Assurance Fund - - - - -	1,875,854	12	4	Mortgages on Life Interests - - - - -	232,809	1	5
Annuity Fund - - - - -	129,629	9	8	Mortgages on Reversions - - - - -	49,783	19	3
Fire Fund - - - - -	222,568	11	6	Mortgages on Personal Security with Life Policies	18,572	15	2
Marine Fund - - - - -	140,832	9	1	Mortgages on Stocks and Shares - - - - -	10,350	-	-
Profit and Loss (General Reserve Fund) - -	701,271	3	4	Mortgages on Policies of the Corporation - -	70,723	8	9
	3,759,376	3	9	Investments, viz.:			
				British Government Securities - - - - -	372,415	11	10
Life Claims admitted or announced, but not paid - - - - -	85,960	-	-	Metropolitan Board of Works 2½ per Cent. Consolidated Stock - - - - -	13,350	-	-
Outstanding Fire Losses - - - - -	17,310	8	4	Bank Stock - - - - -	36,080	10	6
Outstanding Marine Losses - - - - -	10,000	-	-	Canada Debentures Guaranteed - - - - -	104,000	-	-
Outstanding Annuities - - - - -	2,600	1	8	Cape of Good Hope Consolidated 4 per Cent. Stock	10,762	10	6
Outstanding Income Tax - - - - -	543	5	2	India Government 3 per Cent. Stock - - -	74,171	17	6
Surrendered Policies Suspense Account - -	382	11	9	Brazilian Gold Bonds - - - - -	4,910	-	-
Dividends Unclaimed - - - - -	23,027	17	2	Ceylon Government Loan - - - - -	48,000	-	-
Dividends due 6th January 1892 - - - - -	27,568	15	10	Jamaica Government Loan - - - - -	3,060	-	-
Deposit Fund (Clerks' Savings) - - - - -	9,528	15	1	New South Wales Bonds - - - - -	28,694	3	-
Security Deposit Fund (in lieu of Sureties for Agents and others) - - - - -	7,504	6	9	Tasmanian Treasury Bills - - - - -	40,432	11	8
Pension Fund - - - - -	35,394	6	5	Victoria Government Bonds - - - - -	36,745	6	1
Bills Payable - - - - -	1,125	11	2	Bonds of the City of Rome - - - - -	24,032	4	10
	220,945	19	4	Massachusetts Bonds - - - - -	3,120	-	-
				Liverpool Corporation 3½ per Cent. Stock -	24,898	7	6
				Manchester Corporation 3 per Cent. Redeemable Stock - - - - -	24,012	10	-
				United States 4 per Cent. Registered Bonds -	62,175	12	8
				British Railway and other Debentures and Debenture Stocks - - - - -	481,587	1	4
				British Railway Preference and Preferred Ordinary Stocks - - - - -	108,333	15	9
				British Railway Guaranteed and Rent Charge Stocks	108,825	16	1
				East Indian Railway Guaranteed - - - - -	86,545	8	10
				Reversions purchased - - - - -	9,394	11	6
				House Property (Official Premises) - - - -	39,650	8	3
					3,732,180	17	10
				Agents' Balances - - - - -	21,260	3	1
				Merchants and Brokers (Marine Account) - -	65,165	12	9
				Outstanding Premiums, Life - - - - -	5,066	2	3
				Outstanding Interest - - - - -	16,122	-	5
				Accrued Interest (Life only) - - - - -	19,698	6	5
				Cash:			
				On Deposit - - - - -	89,000	-	-
				In hand and on Current Account 30,387	8	5	
					119,387	8	5
				Bills Receivable - - - - -	1,175	8	2
				Stamps - - - - -	266	3	9
£.	3,980,322	3	1	£.	3,980,322	3	1

J. Stewart Hodgson, Governor.
Wm. Davidson, Directors.
Edwd. J. Daniell,
Gerald H. Ryan, Actuary.

NORWICH UNION LIFE INSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Norwich Union Life Insurance Society, for the Year ending 31st December 1891.*

"ASSURANCE" FUND.		£.	s.	d.	"ASSURANCE" FUND.		£.	s.	d.
Norwich Union Funds on 1st January 1891	-	1,757,938	14	8	Claims under Policies (less Re-assurances)	-	157,700	10	4
Amicable Fund on 4th April 1891	-	175,317	16	2	Bonuses thereon	-	30,089	3	9
		1,933,256	10	10	Surrenders	-	10,524	3	3
Amount transferred to form separate Annuity Fund (see below)	-	32,194	13	1	Bonuses taken in Cash	-	6,567	19	5
Amount of Assurance Fund	-	1,901,061	17	9	Interest on Settlement Policies Trust Fund	-	41	18	4
Premiums (less Re-assurances)	-	184,192	8	8	Commission	-	13,664	6	-
Interest and Dividends (less Income Tax)	£. s. d.	60,131	1	3	Expenses of Management (including cost of recent Act of Parliament and Investigation Expenses)	-	21,975	10	11
Interest accrued but not payable at 31st December 1891	17,208	17	4		Amount of Assurance Fund (including Settlement Policies Trust Fund) 31st December 1891	-	1,926,237	13	10
Profit on Securities re-valued and realised	-	4,090	5	10					
Assignment Fees	-	81,430	4	5					
		116	15	-					
		2,166,801	5	10			2,166,801	5	10
"ANNUITY" FUND.		£.	s.	d.	"ANNUITY" FUND.		£.	s.	d.
Amount of Fund at beginning of Year	-	32,194	13	1	Annuities	-	5,658	7	9
Consideration for Annuities granted	-	6,464	9	4	Commission and Expenses	-	129	5	7
Interest	-	1,327	17	7	Amount of Annuity Fund, 31st December 1891	-	34,199	6	8
		39,987	-	-			39,987	-	-
		£. 2,206,788	5	10			£. 2,206,788	5	10

* This includes the Amicable Statement formerly given separately, and, in order to make the Accounts run concurrently, the Amicable Account has been taken as at this date.

BALANCE SHEET

Of the Norwich Union and Amicable Funds, on the 1st January 1892.

LIABILITIES.		£.	s.	d.	ASSETS.		£.	s.	d.
Assurance Fund	-	1,925,189	13	-	Mortgages on Property within the United Kingdom, viz.:				
Annuity Fund	-	34,190	6	8	Freehold Property	-	833,584	10	2
Settlement Policies Trust Fund	-	1,048	-	10	Leasehold Property	-	33,050	-	-
Total Funds, as per First Schedule	-	1,960,437	-	6	Rates, Tithes, Ground Rents, &c.	-	274,228	14	8
Claims admitted but not paid	-	35,953	5	11	Reversions	-	216,071	1	2
Agents' Balances overpaid	-	26	14	11	Life Interests	-	143,061	2	8
On Mortgage Accounts	-	6,484	17	11	Loans on the Society's Policies	-	89,111	8	5
Sundry Accounts	-	406	19	10	Investments, viz.:				
		£. 2,003,308	19	1	British Government Securities (including Bank Stock)	-	159,072	8	2
					Colonial Government Securities	-	45,716	-	1
					Birmingham Corporation 3½ per Cent. Stock	-	16,000	-	-
					Pennsylvania 4½ per Cent. Gold Bonds	-	10,803	16	11
					Italian Rentes	-	4,400	-	-
					Railway and other Debentures	-	47,815	15	5
					House Property (the Society's Offices in London, Liverpool, Birmingham, &c.)	-	31,397	17	4
					Fixtures and Furniture at principal Offices	-	1,240	13	7
					Policy Stamps	-	168	5	6
					Agents' Balances	-	24,824	11	5
					Outstanding Premiums	-	10,613	7	1
					Outstanding Interest	-	17,208	17	4
					Cash, Current Accounts at the Society's Bankers	£. s. d.			
						- 26,499	12	2	
					Cash, Deposit at the Society's Bankers	- 18,440	17	-	
							44,940	9	2
							£. 2,003,308	19	1

Geo. Forrester, President.
J. B. Coaks, } Directors.
Peter Eade, }
J. J. W. Deuchar, Secretary and Actuary.

ATLAS ASSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Atlas Assurance Company, for the Year ending 31st December 1891.

LIFE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Funds at the beginning of the Year, viz.:				Claims under Life Policies, after deduction of Sums re-assured	168,062	6	-
Life Assurance Fund - 1,421,169 19 4				Surrenders	5,807	-	6
Life Investments Reserve Fund - 5,321 - 11				Annuities	3,362	8	6
	1,426,491	-	3	Bonuses paid in Cash	4,169	11	6
Premiums, after deduction of Re-assurance Premiums	110,922	3	2	Bonuses in reduction of Premium	4,929	14	1
Consideration for Annuities granted	2,770	3	6	Commission to Agents	6,106	4	11
Interest and Dividends (less Income Tax)	57,662	7	10	Expenses of Management	13,569	12	-
Registration Fees	40	5	-	Dividends and Bonuses to Shareholders	3,114	8	3
Profit on Investments	460	11	7	Amount of Funds at the end of the Year, viz.:			
				Life Assurance Fund - 1,388,443 13 1			
				Life Investments Reserve Fund - 5,781 12 6			
					1,394,225	5	7
£.	1,598,346	11	4	£.	1,598,346	11	4

FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance of last Year's Account (1890)	-	-	-	Losses by Fire, after deduction of Re-assurances	134,730	7	1
Carried from Profit and Loss Account, 1890	-	-	-	Commission	43,848	18	2
Amount of Fire Insurance Fund at the beginning of the Year	249,000	-	-	Expenses of Management	31,897	8	3
Premiums received, after deduction of Re-assurance Premiums	238,392	19	10	Bad Debts	15	1	8
£.	487,392	19	10	Surplus for the Year carried to Profit and Loss Account	27,901	4	8
				Amount of Fire Insurance Fund at end of Year	249,000	-	-
				£.	487,392	19	10

PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.		£.	s.	d.
Balance of last Year's Account (1890)	32,917	16	3	Addition to Fire Fund	14,000	-	-				
Interest, Dividends, &c., not carried to other Accounts	16,059	-	6	Addition to Reserve Fund	917	16	3				
Amount transferred from Life Account	3,114	8	3	Dividends to Proprietors (1890 Account)	18,000	-	-		32,917	16	3
Amount transferred from Fire Account	27,901	4	8	Interim Dividend (1891 Account)	-	-	-		6,000	-	-
Transfer Fees	22	15	-	Surplus for the Year	47,097	8	5				
				Less Interim Dividend paid 26th September 1891	6,000	-	-				
				Balance	-	-	-		41,097	8	5
				(Appropriation of Surplus:							
				Balance of Dividend payable 31st March 1892	20,400	-	-				
				Addition to Fire Fund	20,000	-	-				
				Addition to Reserve Fund	697	8	5)				
£.	80,015	4	8	£.	80,015	4	8				

SCOTTISH EQUITABLE LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Scottish Equitable Life Assurance Society, for the Year ending 1st March 1892.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	3,353,886	15	1	Claims under Policies (after deduction of Sums re-assured):			
Premiums (after deduction of Re-assurances)	285,868	13	16	By Death - - -	290,193	2	7
Interest and Dividends - - - -	128,866	13	8	By Survivance - - -	1,213	11	10
Profit from falling in of Reversions - - -	12,405	17	3	Surrenders - - - - -			
Fines for delay in payment of Premiums -	658	2	10	Commission - - - - -			
Assignment and other Fees - - - -	144	1	-	Expenses of Management, including Rents for Offices belonging to and occupied by the Society - - - - -	28,033	3	11
				Bonuses in Cash and reduction of Premium -	2,045	12	2
				Income Tax - - - - -	3,204	6	-
				Amount of Funds at the end of the Year, as per Balance Sheet - - - - -	3,431,669	8	-
£.	3,781,830	3	8	£.	3,781,830	3	8

BALANCE SHEET

Of the Scottish Equitable Life Assurance Society, on the 1st March 1892.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance Fund - - - - -	3,381,669	8	-	Mortgages on Property within the United Kingdom, namely:			
Investments Reserve Fund - - - - -	50,000	-	-	Mortgages on Real Property - - -	1,461,960	5	8
Total Funds, as per Revenue Account -	3,431,669	8	-	Mortgages on Life Interests, Reversions, &c. - - - - -	378,115	17	1
Claims admitted (or intimated) but not paid -	76,829	3	6	Mortgages on other Securities - - -	5,206	19	1
Outstanding Surrender Values - - - -	323	15	9	Loans on Statutory Assignments of County and other Rates - - - -	217,972	13	5
Sundry Charges and Accounts due but not paid	4,020	5	6		2,063,255	15	3
Cheques issued but not presented for payment	633	10	6	Mortgages on Property out of the United Kingdom - - - - -	254,200	-	-
Sum deposited with the Society by special agreement - - - - -	1,290	-	-	Loans on the Society's Policies (within their Surrender Value) - - - - -	227,142	15	1
				Investments:			
				British Government Securities - - -	2,492	19	8
				Indian and Colonial Government Securities -	174,110	7	6
				Bonds of Colonial Municipalities - -	15,913	15	-
				Railway and other Debentures and Debenture Stocks - - - - -	42,550	-	-
				House Property (Offices in Edinburgh, London, Dublin, Glasgow, and Liverpool)	86,315	7	8
				Bank of England Stock, 20,000 l. - -	60,375	-	-
				Few Duties (Ground Rents) - - - -	60,983	2	2
				Reversions - - - - -	233,236	19	10
				Life Annuities - - - - -	13,875	19	9
				Agents' Balances* - - - - -	46,177	8	10
				Outstanding Premiums at Edinburgh and Branches - - - - -	36,104	7	8
				Outstanding Interest, less Income Tax (including 31,938 l. 16 s. 7 d., proportions of Interest from last Terms of payment till 1st March 1892) - - - - -	39,008	10	1
				Cash in Bank:			
				On Deposit - - - - -	109,948	9	1
				On Deposit for Terms of Years - - -	15,000	-	-
				On Current Accounts - - - - -	28,568	15	8
				Country Cheques and other Remittances not cashed - - - - -	5,506	10	-
£.	3,514,766	3	3	£.	3,514,766	3	3

* With very few exceptions these have since been accounted for.

Patrick Blair, Chairman.
A. H. Laidlay, Director.
Thomas Bennet Clark, Director.
T. E. Sprague, Manager.

MUTUAL LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

(Of the Mutual Life Assurance Society, for the Year ending 31st December 1891.

[illegible]

BALANCE SHEET

Of the Mutual Life Assurance Society, on the 31st December 1891.

LIABILITIES.				ASSETS.			
	£.	s.	d.		£.	s.	d.
Assurance Fund, as per Schedule I.	1,235,800	12	5	Mortgages on Property within the United Kingdom :			
				Freehold and Leasehold Properties, Life Interests, &c.	588,600	6	10
Claims admitted but not paid	5,044	14	-	County and Borough Rates	107,545	1	7
				Loans on the Society's Policies	-	-	-
				Investments :	£.	s.	d.
				British Government Securities	10,925	-	-
				Colonial Government Securities	33,480	-	6
				Great Eastern Railway 4 per Cent. Preference Stock (Redemption Stock) -	16,910	16	2
				Caledonian Railway Ordinary Preference	7,700	-	-
				London, Brighton, and South Coast Railway B Preference Stock	6,594	17	6
				East Indian Railway Deferred Annuities	13,823	18	1
				Great Indian Peninsula Railway 5 per Cent. Guaranteed Stock	10,150	-	-
				North Eastern Railway "Consols"	2,846	14	-
				Ground Rents	62,773	5	10
				Reversions	36,944	12	2
				Life Interests	4,288	13	4
				Freehold House Property	136,200	-	-
				Leasehold House Property (including Society's House)	48,366	2	4
				Furniture and Fixtures	1,142	17	1
				Rent due from Tenants	-	-	-
				Outstanding Premiums	-	-	-
				Outstanding Interest :	£.	s.	d.
				Mortgages and Investments	3,495	11	11
				Loans on Policies	1,589	16	2
				Cash at Bank	4,409	10	3
				On Deposit at National Discount Company	20,000	-	-
£.	1,240,845	6	5				

George C. T. Bartley, Chairman, *pro tem*.
Chas. Jno. Todd,
W. T. Pritchard, } Directors.
H. W. Manly, Actuary and Principal Officer.

MUTUAL LIFE ASSURANCE SOCIETY—*continued.*

(Fifth Schedule.)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies of the Mutual Life Assurance Society, made by the Actuary.

I.

The valuation is made up to the 31st December 1891.

II.

The principles upon which the valuation and distribution of profits among the policy-holders are made are determined by the laws of the Society. Those laws direct the production at the annual meeting of the members of a "general debtor and creditor account," which shall be credited with the amount of all assets "valued at such prices as the Directors deem expedient, according to circumstances, at the time of making out and stating the account," and be debited with all known debts and losses, and also with the "full value of all the claims to the specified sums mentioned in all outstanding and existing assurances; the amount of which value shall be ascertained by such methods as the Directors shall from time to time think fit to adopt." The method they have so adopted is explained in Answers III., IV., and V. "The said account is in like manner to be credited or debited with any other sum as circumstances at the time may, in the opinion of the Directors, render necessary for showing the true state of the affairs of the Society." The laws also declare that "the whole existing surplus capital appearing upon the face of the same account shall, until the expiration of 12 calendar months from the day down to which the account is made up, be deemed the amount of the Society's divisible profit." That "surplus capital," or "divisible profit," is hereinafter referred to by the word "surplus."

The laws further direct that the amount of premiums paid on each and all the life policies on the profit scale, upon which two or more annual premiums shall have been paid or have become due, improved at compound interest at the rate of 3½ per centum per annum, shall be ascertained; and such part of the surplus as shall bear the same proportion thereto as the sum of the premiums paid by each member so improved at interest shall bear to the sum of the premiums paid on all such policies so improved at interest shall be deemed the proportion of the surplus belonging to the grantee of each such policy, and shall, if the policy shall have been issued before the 1st January 1879, be regarded as a single premium of the same amount then paid by such grantee to the Society, and shall be converted accordingly into the reversionary sum which such single premium would insure at the then age of the life assured; and, in the event of any policy falling in by death before the 31st day of December then next ensuing, but not otherwise, there shall be paid with the sum assured by such policy the said reversionary sum, if the policy shall have been issued before the 1st January 1879, and the said proportion, and no more, if the policy shall have been issued on or after that date.

The laws also provide that the grantee of any policy may, after the payment of eight or more annual premiums, commute the proportion of the surplus belonging to him in respect of such paid premiums for a reduction of the annual premiums thereafter payable.

III.

The table of mortality used in the valuation is the Institute of Actuaries' H^m (Healthy Males) Table.

IV.

The rates of interest assumed in the calculations are 4 per cent. in respect of all with-profit policies issued before the 1st January 1879, 3 per cent. for all with-profit policies issued on and after the 1st January 1879, and 3½ per cent. for all non-profit policies.

V.

The proportion of the value of the annual premium income reserved as a provision for future expenses and profits is, in respect of all with-profit assurances issued on and after the 1st January 1879, the difference between the premiums actually payable and the pure or mathematical premiums for the age one year older than the age at entrance according to the H^m 3 per Cent. Tables; and in respect of all the other assurances, the difference between the premiums actually payable and the pure or mathematical premiums for the exact age at entrance according to the mortality table and rates of interest used in the valuation. All negative values have been strictly excluded. The average is 28·4 per cent. of the with-profit premiums, and 11·6 per cent. of the non-profit premiums.

VI.

CONSOLIDATED REVENUE ACCOUNT of the Mutual Life Assurance Society, for Three Years, commencing 1st January 1889, and ending 31st December 1891.

	£.	s.	d.		£.	s.	d.
Amount of Funds on 1st January 1889, the beginning of the Period - -	1,197,398	5	1	Claims under Policies (after deduction of Sums re-assured):			
Premiums (after deduction of Re- assurance Premiums) - - -	247,878	2	1	Sums Assured - -	190,754	-	-
Interest and Dividends 151,242 3 1				Bonuses - - -	74,225	18	-
Less Income Tax - 3,690 12 6					273,979	18	-
	147,551	10	7	Surrenders - - - - -	26,907	6	4
Fines - - - - -	248	19	10	Commission - - - - -	11,585	9	7
				Expenses of Management - - -	34,796	5	11
				Reductions allowed to Members on their Premiums - - - - -	10,002	5	4
				Amount of Funds on 31st December 1891, the end of the Period, as per First Schedule - - - - -	1,235,800	12	5
£.	1,593,071	17	7	£.	1,593,071	17	7

MUTUAL LIFE ASSURANCE SOCIETY—*continue d.*

VII.

SUMMARY AND VALUATION of the Policies of the Mutual Life Assurance Society, as at 31st December 1891.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION. Value by Institute of Actuaries' H ^M Tables. Interest, 3, 3½, and 4 per Cent.			
	Number of Policies.	Sums Assured.*	Office Yearly Premiums.	Net Yearly Premiums.	Sums Assured.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES.								
I.—WITH PARTICIPATION IN PROFITS.								
For Whole Term of Life:		£.	£.	£.	£.	£.	£.	£.
Ordinary Whole Life Premiums	4,005	2,115,814	60,279,781	43,264,681	1,138,153.8	755,533.1	548,146.3	590,007.5
Fully paid-up Policies - -	64	62,520	-	-	38,289.6	-	-	38,289.6
Increasing Assurances - -	2	2,320	44,738	30,924	1,776.9	331.8	229.3	1,547.6
Limited Number of Payments	111	62,000	2,038,542	1,599,383	27,116.0	19,361.4	15,668.4	11,447.6
Increasing Premiums - -	33	16,500	260,932	196,652	6,961.7	9,015.4	6,839.6	122.1
Decreasing Premiums - -	1	2,000	68,583	27,555	756.4	765.1	614.8	141.6
Deferred Assurances:								
With Return of Premiums on Death before 21 - - -	12	4,100	45,503	33,957	954.9	1,051.9	784.0	170.9
Without Return of Premiums on Death before 21 - -	1	1,000	25,125	20,985	-	-	-	198.3
Joint Lives - - - -	7	5,950	282,580	203,299	3,738.9	3,009.6	2,584.5	1,554.4
Last Survivor - - - -	4	1,650	21,638	13,061	571.0	419.1	258.4	312.6
Extra Premiums payable †	-	-	231,542	-	-	-	-	231.5
Additional Reserve of Loading -	-	-	-	-	-	Deduct	574,725.3	644,023.7
TOTAL Assurance with Profits - - - - -	4,240	2,273,854	63,283,964	45,990,497	1,218,319.2	789,487.4	565,495.3	653,253.7
II.—WITHOUT PARTICIPATION IN PROFITS.								
For Whole Term of Life:								
Ordinary Whole Life Premiums	386	307,727	9,496,419	8,350,682	155,349.1	124,122.3	108,585.1	46,764.0
Fully paid-up Policies - -	16	12,242	-	-	6,891.2	-	-	6,891.2
Increasing Premiums - -	15	17,600	336,330	287,582	7,829.4	8,916.6	7,609.9	219.5
Limited Number of Payments	9	4,800	219,910	197,791	2,409.9	1,206.9	1,072.8	1,337.1
Joint Lives - - - -	4	4,300	231,755	199,204	2,721.2	2,394.9	1,962.6	758.6
Last Survivor - - - -	2	1,300	13,450	6,993	617.3	177.3	76.6	540.7
Endowment Assurances - -	117	38,822	1,720,326	1,521,487	23,770.2	17,400.9	15,391.8	8,378.4
Endowment Assurances (with fixed Additions) - -	358	95,606	4,245,064	3,096,938	50,653.2	54,457.5	40,038.7	10,614.5
Endowment Assurances (Tontines)	48	19,857	638,162	592,254	8,477.4	8,310.5	7,761.8	715.6
Children's Endowments - -	46	8,671	343,975	-	-	-	-	2,388.2
Contingent Survivorship - -	52	44,950	652,757	-	-	-	-	979.1
Term - - - - -	26	24,850	364,384	-	-	-	-	273.3
Against Issue - - - -	17	46,700	-	-	-	-	-	1,357.3
Extra Premiums payable †	-	-	47,750	-	-	-	-	47.8
Additional Reserve of Loading -	-	-	-	-	-	Deduct	182,499.3	81,265.3
TOTAL Assurance with- out Profits - - - -	1,096	627,425	18,310,282	14,242,931	258,718.9	216,986.9	181,810.6	81,954.0
TOTAL Assurances - -	5,336	2,901,279	81,594,246	59,633,428	1,477,038.1	1,006,474.3	747,305.9	735,207.7
Deduct Re-assurances - -	-	30,700	627,746	523,838	8,294.0	8,389.2	7,048.8	1,400.9
TOTAL of the Results -	5,336	2,870,579	80,966,500	59,109,590	1,468,744.1	998,085.1	740,257.1	733,806.8
Adjustment to provide for im- mediate payment of Claims -	-	-	-	-	-	-	-	21,991.1
								755,797.9

* No bonuses are included in this Summary, because no bonuses are assured except in respect of such policies only as may *de facto* become claims during the year, or where the bonuses may be commuted for a reduction of the premiums for the year. *Vide* Answers II. and IX., 2.

† These extra premiums are for climate and other like temporary risks.

VALUATION BALANCE SHEET of the Mutual Life Assurance Society, as at 31st December 1891.

	£.	s.	d.		£.	s.	d.
Net Liability under Assurance Transactions (as per Summary Statement above) - -	755,797	18	-	Life Assurance Fund - - - - -	1,235,800	12	■
Surplus - - - - -	480,002	14	5				
	£.	1,235,800	12 5		£.	1,235,800	12 5

MUTUAL LIFE ASSURANCE SOCIETY—*continued.*

VIII.

Two annual premiums must have been paid to entitle a policy to share in the profits.

IX.

The results of the valuation are as follows:

1. The total amount of profit made by the Society, that is, the "surplus capital" or "divisible surplus," as explained in Answer II., is £80,002*l.* 14*s.* 5*d.* The actual amount of profit made by the Society since the last return can be ascertained by adding together—

	£.	s.	d.
The increase in the "surplus capital" - - - -	16,060	6	4
Bonuses paid on claims during the interval - - - -	74,225	18	-
Reductions allowed from premiums during the interval - - - -	10,002	5	4
Making a Total of - - -	£. 100,288	9	8

2. £. 480,002. 14. 5. is the amount of profit, and 4,108 assuring 2,202,374*l.* are the number and amount of the policies to which the scale of bonuses for 1892 is applicable; but the policies to participate will be those only which during that year may become claims by death, and those on which the bonuses may be commuted for reduced premiums.

3. Specimens of bonuses so contingently allotted for the year 1892 to policies for 100*l.* are given hereunder:

Age at Entry.	YEARS IN FORCE.										
	5.	10.	15.	20.	25.	30.	35.	40.	45.	50.	55.
	£. s.	£. s.	£.	£.	£.	£.	£.	£.	£.	£.	£.
20	2 12	5 12	21	28	35	42	49	57	65	74	85
30	3 7	7 5	23	30	37	45	53	62	73	85	100
40	4 12	9 19	26	34	43	53	64	76	91	107	124
50	6 15	14 12	30	41	53	66	81	98	116	-	-

The bonuses contingently allotted for the year 1892 to policies issued on or after the 1st January 1879 are 26 per cent. of the premiums paid, accumulated at 3 per cent. compound interest.

No separate apportionment is made of the profits to carry out the arrangement for the reduction of premiums, inasmuch as that arrangement is a mere commutation or abandonment of all claim on the profits in respect of premiums paid anterior to such arrangement, but the following are specimens of reduction of premiums that would be allowed in the year 1892 in lieu of the above contingent shares of surplus, assuming that the option is taken for the first time.

Age at Entry.	YEARS IN FORCE.									
	10.	15.	20.	25.	30.	35.	40.	45.	50.	55.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	*£.	*£.	*£.	*£.	*£.
20	- 1 10	- 8 5	- 13 4	1 - 2	1 9 11	4	22	38	54	70
30	- 3 5	- 12 11	1 1 2	1 13 3	* 1 - -	20	37	54	71	89
40	- 7 1	1 2 10	1 19 2	3 4 2	19 - -	38	57	76	97	119
50	- 16 8	2 4 10	4 - 7	*18 - -	40 - -	62	84	109	-	-

* Contingent share of surplus payable with the sum assured after total reduction of premium.

George C. T. Bartley, Chairman, *pro tem.*
 Chas. Jno. Todd, } Directors.
 W. T. Pritchard, }
 H. W. Manly, Actuary and Principal Officer.

MUTUAL LIFE ASSURANCE SOCIETY—continued.

(Sixth Schedule.)

Statement of the LIFE ASSURANCE BUSINESS of the Mutual Life Assurance Society,
on the 31st December 1891.

I.

The published tables of premiums for assurances for the whole term of life in use at the date above mentioned.

Age next Birthday.	Annual Premium per Cent. on Single Lives.		Age next Birthday.	Annual Premium per Cent. on Single Lives.		Age next Birthday.	Annual Premium per Cent. on Single Lives.	
	With Profits.	Without Profits.		With Profits.	Without Profits.		With Profits.	Without Profits.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.
15	1 12 10	1 10 3	32	2 11 9	2 3 1	49	4 14 -	3 16 9
16	1 13 10	1 11 3	33	2 13 3	2 4 2	50	4 17 11	4 - -
17	1 14 10	1 12 3	34	2 14 11	2 5 5	51	5 2 1	4 3 4
18	1 15 10	1 13 3	35	2 16 8	2 6 10	52	5 6 8	4 6 11
19	1 16 10	1 14 2	36	2 18 6	2 8 3	53	5 11 6	4 10 8
20	1 17 9	1 15 -	37	3 - 5	2 9 9	54	5 16 7	4 14 9
21	1 18 8	1 15 9	38	3 2 5	2 11 3	55	6 2 1	4 19 1
22	1 19 7	1 16 4	39	3 4 6	2 12 11	56	6 7 10	5 3 8
23	2 - 6	1 16 11	40	3 6 8	2 14 8	57	6 14 -	5 8 8
24	2 1 6	1 17 6	41	3 9 -	2 16 7	58	7 - 8	5 14 1
25	2 2 7	1 17 11	42	3 11 7	2 18 7	59	7 7 8	5 19 9
26	2 3 8	1 18 5	43	3 14 3	3 - 9	60	7 15 2	6 5 10
27	2 4 11	1 19 -	44	3 17 1	3 3 1	61	8 3 2	6 12 3
28	2 6 2	1 19 7	45	4 - 2	3 5 5	62	8 11 7	6 19 2
29	2 7 6	2 - 4	46	4 3 4	3 8 2	63	9 - 7	7 6 5
30	2 8 10	2 1 2	47	4 6 9	3 10 11	64	9 10 2	7 14 1
31	2 10 3	2 2 1	48	4 10 3	3 13 9	65	10 - 4	8 2 5

II. and III.

The total amount assured for the whole term of life, on lives which were in existence at the date above mentioned; but, for the reasons explained in the Note to Summary under Heading No. VII., Fifth Schedule, on page 79, not stating the total reversionary bonuses.

The amount of premiums receivable annually for each year of life, not deducting, for the reasons explained in the Note on page 79, any abatement by the application of bonuses.

Age next Birthday.	WITH PROFITS.			WITHOUT PROFITS.		
	Amount Assured.	Premiums.		Amount Assured.	Premiums.	
		Ordinary.	Extra.		Ordinary.	Extra.
	£.	£.	£.	£.	£.	£.
9	-	-	-	50	654	-
13	250	4 104	-	-	-	-
15	1,300	21 341	-	-	-	-
16	1,600	26 816	-	-	-	-
17	2,000	33 833	-	-	-	-
18	1,200	21 650	-	-	-	-
19	1,400	25 534	-	-	-	-
20	1,000	17 666	-	-	-	-
21	3,900	70 433	1 000	-	-	-
22	4,280	80 409	15 000	4,720	81 966	-
23	8,400	167 251	5 250	-	-	-
24	10,625	210 077	-	1,450	26 780	-
25	16,500	334,000	9 500	200	3 792	1 500
26	20,525	430 939	20 000	200	3 850	-
27	14,900	296 918	3 000	2,200	42 500	-
28	15,925	328 385	16 500	2,190	43 675	1 250
29	13,219	284 495	25 250	1,450	28 962	-
30	25,400	558 496	3 125	3,600	72 329	-
31	29,050	649 652	6 000	7,600	151 376	-
32	33,500	757 951	-	700	15 029	-
33	27,900	643 798	13 000	9,800	204 154	-
34	27,000	637 684	51 000	2,350	52 703	15 000
35	40,875	978 275	13 917	11,600	239 161	-
36	37,975	914 916	-	4,500	98 243	30 000
37	45,875	1,133 080	20 750	18,100	411 714	-
38	28,950	743 770	6 000	6,900	148 538	-
39	36,070	919 110	-	10,800	266 203	-
40	45,230	1,135 686	-	4,670	112 689	-

MUTUAL LIFE ASSURANCE SOCIETY—continued.

II. and III.—continued.

Age next Birthday.	WITH PROFITS.			WITHOUT PROFITS.		
	Amount Assured.	Premiums.		Amount Assured.	Premiums.	
		Ordinary.	Extra.		Ordinary.	Extra.
	£.	£.	£.	£.	£.	£.
41	52,225	1,326-004	-	16,150	382-617	—
42	45,450	1,234-361	13-000	1,550	40-608	—
43	45,475	1,213-049	-	13,150	348-030	—
44	44,250	1,178-655	-	3,450	97-763	—
45	47,000	1,376-718	-	13,891	377-888	—
46	52,675	1,451-765	-	13,001	361-122	—
47	51,700	1,425-835	-	11,870	360-084	—
48	66,750	1,926-547	5-250	18,600	495-455	—
49	73,475	2,271-095	-	2,050	67-500	—
50	66,925	1,878-998	-	5,750	180-996	—
51	43,450	1,194-173	4-000	6,050	191-472	—
52	43,355	1,262-084	-	7,350	280-422	—
53	56,600	1,689-999	-	9,750	325-726	—
54	63,400	1,923-514	-	2,910	110-573	—
55	57,690	1,622-998	-	12,600	477-486	—
56	69,905	2,045-639	-	9,300	279-967	—
57	55,150	1,615-440	-	3,800	136-821	—
58	43,700	1,244-465	-	2,500	87-771	—
59	42,765	1,263-053	-	6,400	268-810	—
60	40,650	1,326-334	-	6,000	187-499	—
61	41,950	1,309-850	-	2,870	122-697	—
62	39,825	1,293-632	-	3,016	126-122	—
63	35,400	996-851	-	3,100	105-649	—
64	32,350	969-192	-	6,600	335-406	—
65	42,925	1,277-743	-	9,805	348-047	—
66	37,525	1,308-436	-	3,974	249-480	—
67	32,724	989-395	-	6,669	426-754	—
68	32,725	1,036-495	-	1,450	99-246	—
69	41,800	1,429-275	-	800	27-900	—
70	25,447	864-624	-	1,500	61-284	—
71	27,740	951-321	-	1,850	145-263	—
72	29,700	936-087	-	600	25-767	—
73	21,010	800-472	-	1,500	93-400	—
74	26,650	904-874	-	1,169	52-638	—
75	16,599	534-610	-	958	54-576	—
76	11,875	438-520	-	2,173	102-858	—
77	7,600	260-125	—	—	—	—
78	15,475	622-344	-	100	5-133	—
79	13,025	505-885	-	50	2-571	—
80	5,900	196-626	—	—	—	—
81	5,080	179-622	—	—	—	—
82	1,550	64-267	—	—	—	—
83	5,600	216-067	—	—	—	—
84	3,350	128-254	-	350	39-750	—
85	700	26-867	—	—	—	—
86	1,100	30-593	—	—	—	—
87	750	42-875	—	—	—	—
88	200	5-092	—	—	—	—
89	1,000	27-417	—	—	—	—
90	—	—	—	—	—	—
91	1,000	35-375	—	—	—	—
92	—	—	—	—	—	—
93	—	—	—	—	—	—
£.	2,115,814	60,279-781	231-542	307,727	9,496-419	47-750

PARTICULARS of Whole Life Re-assurances.

Age next Birthday.	WITH PROFITS.			WITHOUT PROFITS.		
	Sums Assured.	Bonus.	Premiums.	Sums Assured.	Bonus.	Premiums.
	£.	£.	£.	£.	£.	£.
37	-	-	-	2,000	-	44-500
42	1,300	-	40-679	—	—	—
48	3,000	-	117-000	—	—	—
49	5,000	-	210-417	—	—	—
57	-	-	-	1,900	-	63-650

MUTUAL LIFE ASSURANCE SOCIETY—*continued.*

IV., V., and VI.

The total amount assured under classes of assurance business, other than for the whole term of life, but not the total amount of reversionary bonuses, for the reasons explained in the Note

The amount of premiums receivable annually.

The total amount of premiums which has been received.

DESCRIPTION OF ASSURANCES.	WITH PROFITS.				WITHOUT PROFITS.			
	Amount Assured.	Premiums.		Total Premiums Received.	Amount Assured.	Premiums.		Total Premiums Received.
		Ordinary.	Extra.			Ordinary.	Extra.	
Single Premiums and fully paid-up Policies - - -	£. 62,520	£. -	£. -	£. 47,885·166	£. 12,242	£. -	£. -	£. 7,219·087
Increasing Assurances - - -	2,320	44·738	-	1,833·059	-	-	-	-
Limited number of Payments - -	62,000	2,023·542	-	19,468·507	4,800	219·910	-	1,715·932
Increasing Premiums - - -	16,500	260·932	-	629·852	17,600	336·330	-	751·445
Decreasing Premiums - - -	2,000	68·583	-	274·332	-	-	-	-
Deferred Assurances - - -	5,100	70·628	-	442·001	-	-	-	-
Joint Lives - - - - -	5,950	282·580	-	3,967·571	4,800	231·755	-	2,275·345
Last Survivor - - - - -	1,650	21·638	-	432·120	1,300	13·450	-	447·700
Endowment Assurances - - -	-	-	-	-	38,822	1,720·320	-	9,667·596
Ditto - (with fixed additions)	-	-	-	-	95,606	4,245·064	-	13,063·895
Ditto - (Tontines) - - -	-	-	-	-	19,857	638·162	-	798·990
Children's Endowments - - -	-	-	-	-	8,671	343·975	-	1,978·714
Contingent Survivorships - - -	-	-	-	-	44,950	652·757	-	3,727·240
Term - - - - -	-	-	-	-	24,850	304·384	-	1,023·251
Against Issue - - - - -	-	-	-	-	46,700	-	-	1,341·300
£.	158,040	2,772·641	-	74,732·617	319,698	8,766·113	-	44,000·495

PARTICULARS of RE-ASSURANCES under Special Classes.

	WITH PROFITS.				WITHOUT PROFITS.			
	Amount Re- Assured.	Premiums.		Total Premiums Paid.	Amount Assured.	Premiums.		Total Premiums Paid.
		Ordinary.	Extra.			Ordinary.	Extra.	
	£.	£.	£.	£.	£.	£.	£.	£.
Limited Number of Payments -	1,000	94·500	-	378·000	-	-	-	-
Endowment Assurances - - -	1,000	57·000	-	171·000	-	-	-	-
Term - - - - -	-	-	-	-	500	-	-	7·542
Against Issue - - - - -	-	-	-	-	15,000	-	-	150·000

VII. and VIII.

The Society has never transacted any annuity business.

IX.

The average rates of interest at which the Life Assurance Fund was invested at the close of each year during the period since the last investigation were as follows :—

	£.	s.	d.	p r cent.
31st December 1889 - - - - -	-	-	-	4 1 6
" 1890 - - - - -	-	-	-	4 4 11
" 1891 - - - - -	-	-	-	4 8 1

MUTUAL LIFE ASSURANCE SOCIETY—*continued.*

X.

The following is a table of minimum values allowed for the surrender of policies for the whole term of life, on the profit scale, of different standing, and taken out at various interval ages from the youngest to the oldest. The surrender values allowed for endowments and endowment assurances are subjects of independent calculation.

The minimum allowance in the case of children's endowments when the premiums are returnable in the event of death, is three-fourths of the premiums paid, and in the case of endowment assurances, one-third of the premiums paid.

SURRENDER VALUES of Whole Life Policies of 100 *l.* on Participation Scale where the share of Surplus has not been taken by way of reduction of Premium.

Age at Entrance.	NUMBER OF PREMIUMS PAID.										
	5.	10.	15.	20.	25.	30.	35.	40.	45.	50.	55.
	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.
20	3 12	7 8	14 3	20 18	30 11	41 16	54 18	70 6	87 2	105 17	126 11
30	4 16	10 —	19 9	30 15	43 16	59 4	75 19	94 12	115 4	136 1	157 15
40	6 19	14 13	29 1	45 —	62 17	82 15	103 19	125 6	147 7	172 10	204 6
50	10 19	23 7	42 1	64 —	87 5	110 11	133 12	160 4	194 14	—	—

(Note.)

The Society does not transact business at other than European rates; but where the person on whose life the assurance is made desires to go beyond the limits of Europe, before he has attained the age of 30 years, and before the policy has been five years in force, an extra premium is charged, according to the nature of the risk incurred. No lives are accepted which are deemed to be actually unhealthy, but in doubtful cases an increased premium is charged, according to the exigencies of the case; and they are dealt with in the valuations as policies issued at ages corresponding to the premiums actually charged.

George C. T. Bartley, Chairman, *pro tem.*

Chas. Jno. Todd, } Directors.

W. T. Pritchard, }

H. W. Manly, Actuary and Principal Officer.

GUARDIAN FIRE AND LIFE ASSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Guardian Fire and Life Assurance Company, for the Year 1891.

I.—LIFE ASSURANCE REVENUE ACCOUNT.

Amount of Life Assurance Fund at beginning of the Year, viz.:—	£.	s.	d.	Claims under Life Policies, including Bonuses (after deduction of Sums re-assured) - -	£.	s.	d.	
Assurance Fund - - - - -	2,452,572	18	2	Surrenders - - - - -	225,503	3	1	
Investment Reserve Fund 30,000 - -				Annuities paid (less Amounts received by way of Re-assurance) - - - - -	15,166	17	5	
	2,482,572	18	2	Expenses of Management - - - - -	10,449	3	11	
Premiums, after deducting Re-assurance Premiums - - - - -	190,915	11	1	Commission - - - - -	17,131	13	1	
Interest and Dividends (less Income Tax) -	101,028	5	2	Cash Bonuses - - - - -	8,447	3	-	
Consideration for Annuities granted - - -	33,036	15	3	Bonuses by reduction of Premium - - -	3,590	6	-	
Fines for revival of lapsed Policies - - -	62	17	1	Amount of Life Assurance Fund at end of Year, viz.:—				
				Assurance Fund - - - - -	£.	s.	d.	
				Investment Reserve Fund 30,000 - - -	2,496,130	8	5	
	£.	2,837,616	6	9		2,526,130	8	5
					£.	2,807,616	6	9

II.—FIRE ASSURANCE REVENUE ACCOUNT.

Amount of Fire Assurance Fund at the beginning of the Year, viz. :—	£.	s.	d.	Losses by Fire, after deduction of Re-insurances	£.	s.	d.
Premium Reserve due to Policies unexpired on 31st December 1890 -292,700 - -	£.	s.	d.	Expenses of Management - - - - -	369,714	6	10
General Fire Reserve Fund 390,000 - -				Commission - - - - -	94,715	13	
	682,700	-	-	Income Tax on Profits - - - - -	104,240	16	2
Premiums received, after deduction of Re-insurance Premiums - - - - -	568,279	5	7	Agents' Bad Debts - - - - -	1,296	17	6
Interest and Dividends - - - - -	25,501	7	8	Purchase of goodwill and business of Local Fire Assurance Companies - - - - -	59	12	2
				Balance of Loss on Investments realised - -	8,227	12	2
				Transfer to Profit and Loss Account - -	999	10	10
				Amount of Fire Assurance Fund at the end of the Year, viz. :—	19,126	4	7
				Premium Reserve due to Policies unexpired on 31st December 1891 - 288,100 - -			
				General Fire Reserve Fund 390,000 - -			
					678,100	-	-
	£.	1,276,480	13 3		£.	1,276,480	13 3

III.—PROFIT AND LOSS ACCOUNT.

(Proprietors' Capital Revenue Account.)

	£.	s.	d.		£.	s.	d.		£.	s.	d.
Balance brought forward from last Year -	143,558	5	3	Interim Dividend to Proprietors paid in January 1891 - - -	25,000	-	-				
Interest and Dividends on Proprietors' Capital Account - - - - -	42,175	1	5	Dividend to Proprietors paid in July 1891 - - - - -	60,000	-	-		85,000	-	-
Transfer Fees - - - - -	65	-	-	Balance, to be appropriated as follows, viz.:—							
Transfer from Fire Revenue Account, as above	19,120	4	7	Interim Dividend to Proprietors, January 1892 - - -	25,000	-	-				
				Dividend to Proprietors, July 1892 - - - - -	60,000	-	-				
					85,000	-	-				
				Carried forward:—							
				Life Profit reserved - 24,000 - -							
				Net Balance - 10,924 11 3							
					34,924	11	3		119,924	11	3
	£.	204,924	11	3	£.	204,924	11	3			

YORKSHIRE FIRE AND LIFE INSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Yorkshire Fire and Life Insurance Company, for the Year ending 29th February 1892.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year	614,108	8	10	Claims under Life Policies (after deduction of Re-assurances)	55,527	18	10
Premiums after deduction of Re-assurance Premiums	43,043	18	5	Surrenders	2,461	1	6
Consideration for Annuities granted	3,003	15	7	Bonuses surrendered for Cash	745	-	6
Interest and Dividends	25,573	13	9	Annuities paid	8,547	16	1
Fines and Fees	28	18	-	Commission	2,649	8	7
				Expenses of Management	4,654	6	6
				Income Tax	513	5	6
				Amount of Life Assurance Fund at the end of the Year	615,659	17	1
£.	690,758	14	7	£.	690,758	14	7

II.—FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fire Insurance Fund at the beginning of the Year	245,000	-	-	Losses by Fire after deduction of Re-insurances	52,333	10	5
Premiums received after deduction of Re-insurances	89,503	8	1	Commission	11,580	15	-
Interest and Dividends	9,595	-	-	Expenses of Management	17,752	4	9
				Income Tax	483	5	10
				Profit carried to Profit and Loss Account	16,933	12	1
				Amount of Fire Insurance Fund at the end of the Year	245,000	-	-
£.	314,103	8	1	£.	344,103	8	1

III.—PROFIT AND LOSS.

	£.	s.	d.		£.	s.	d.
Balance from last Account	12,361	11	1	Dividend paid to Shareholders:			
Interest on 50,000 £ Shareholders' Capital	2,250	-	-	April 1891	11,250	-	-
Carried from Fire Revenue Account	16,933	12	1	October 1891	11,250	-	-
£.	31,565	3	2	Balance as per Balance Sheet	9,065	3	2
				£.	31,565	3	2

BALANCE SHEET

Of the Yorkshire Fire and Life Insurance Company, on the 29th February 1892.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital	50,000	-	-	Mortgages on Property within the United Kingdom	378,988	14	5
Life Assurance and Annuity Fund	615,659	17	1	Loans on the Company's Policies	11,514	-	-
Fire Insurance Fund	245,000	-	-	Investments:			
Profit and Loss Account	9,065	3	2	British Government Securities	24,393	15	-
				Indian and Colonial Government Securities	36,031	5	-
				On deposit with Indian and Colonial Banks	120,000	-	-
				Railway and other Debentures, and Debenture Stocks	45,584	5	9
				Ground Rents	500	10	-
				Advances on Annuity, being Loans to Town Corporations and other Public Bodies, present value	199,323	-	-
Claims under Life Policies outstanding	7,792	1	-	Reversions purchased	8,994	11	6
Outstanding Fire Losses after deducting Re-insurances	7,431	-	-	Freehold and Leasehold Property	44,799	6	3
Directors' Salary, Balance of	277	8	1	Agents' and Branch Balances	34,781	1	5
Unclaimed Dividends	563	8	6	Outstanding Premiums (in course of collection at Head Office)	1,055	3	3
				Ditto Interest and Annuities (in course of collection at Head Office)	1,580	8	6
£.	935,788	12	10	Cash at Bankers, Ordinary Account	10,000	-	-
				Ditto on Deposit	17,440	15	2
				Cash at York Union Bank on Dividend Account	318	10	6
				Stamps on hand	84	6	1
				£.	935,788	12	10

Examined this 20th April 1892.

Henry John Ware, Chairman (pro tem.)
Philip Saltmarsh, Deputy Chairman.
E. Gray, Director.
J. A. Cunningham, Secretary and General Manager.

Examined and found correct,
Wm. Phillips,
J. R. Hill,
Thos. F. Wood,
A. H. Russell,

We have examined the above Accounts with the Books at the Head Office, and with the various Branch and Agency Accounts, and find them correct.
Turgand, Youngs, Wise, Bishop & Clarke, Auditors.

VICTORIA MUTUAL ASSURANCE SOCIETY (LIMITED).

(Third and Fourth Schedules)

REVENUE ACCOUNTS

Of the Victoria Mutual Assurance Society (Limited), for the Year ending 31st December 1891.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year	55,818	2	8	Claims under Life Policies, including bonuses, viz.:			
Life Premiums	9,173	7	3	Death	4,788	8	5
Endowment Premiums	124	15	9	Sums payable in lifetime	299	3	2
	9,298	3	-	Surrenders			5,087 11 7
Less Re-assurances	106	12	10	Commission			358 14 -
Interest				Expenses of Management, viz., Medical Fees, Rent, Directors' Fees, Auditors' Fees, Office Salaries, Printing, Stationery, Law Charges, Travelling, Advertising, Postages and Post Office Orders, Coals, Gas, Housekeeper, Petty Cash and Policy Stamps			948 5 7
Fines and Fees				Income Tax on Interest			1,785 7 10
				Bad and Doubtful Debts			64 2 5
				Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule			15 9 6
	£.	67,335	6 6		£.	67,335	6 6

II.—HEALTH ASSURANCE ACCOUNT.

(Business effected many years prior to the incorporation of the Society. Nearly all the contracts cease upon Members attaining the age of 65. Memorandum of Association does not permit the issue of new health assurance contracts.)

	£.	s.	d.		£.	s.	d.
Amount of Health Assurance Fund at the beginning of the Year	2,942	8	7	Claims			272 16 11
Premiums	220	16	5	Expenses of Management			45 10 5
Interest	86	-	-	Amount of Health Assurance Fund at the end of the Year, as per Fourth Schedule			2,930 17 8
	£.	3,249	5 -		£.	3,249	5 -

BALANCE SHEET

Of the Victoria Mutual Assurance Society (Limited), on the 31st December 1891.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Life Assurance Fund	58,373	15	3	Mortgages on Property in England	4,520	-	-
Life Assurance Fund, viz., Investment Contingency Fund, being accumulated profits realised on sale of securities, with interest earned	702	-	4	Loans on the Society's Policies within their surrender values	1,783	15	1
Health Assurance Fund				Investments:			
Business effected many years prior to the incorporation of the Society. Nearly all the contracts cease upon Members attaining the age of 65. Memorandum of Association does not permit the issue of new health assurance contracts.				Colonial Government Securities	4,144	5	0
	59,075	15	7	Foreign Government Securities	923	15	6
				Railway Preference and Ordinary Stock	1,295	16	-
				Railway Mortgage Bonds	9,299	7	-
				Municipal Bonds and Debentures	15,675	4	6
				Harbour Board Bonds	2,077	-	-
				Debentures of Mortgage and other Companies	16,763	-	-
				Freehold Ground Rents	3,249	15	-
				Outstanding Interest	41	15	-
				Furniture	329	1	2
				Agents' Balances	225	15	4
				Outstanding Premiums	96	-	-
				Cash:			
				On Current Account at Bankers'	1,385	4	5
				In hand	196	18	9
	£.	62,006	13 3				1,582 3 2
					£.	62,006	13 3

(George B. New, Chairman by rotation.
 Robert Cable, } Directors.
 H. Denby, }
 Arthur J. Cook, Secretary.

VICTORIA MUTUAL ASSURANCE SOCIETY (LIMITED)—*continued.*

(Fifth Schedule.)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies [no Annuities] of the Victoria Mutual Assurance Society (Limited), made by the Consulting Actuary, W. S. B. Woolhouse, Esq., Honorary Member of the Institute of Actuaries.

I.

The date up to which the valuation is made is 31st December 1891.

II.

The methods of valuation and distribution of profits are (according to the Articles of Association) determined by the Directors with the advice of the Consulting Actuary. The valuations of the future premiums and of the sums assured, including bonuses, are made by the usual methods. The bonuses are distributed on the principle that their present values are proportional to the amounts of premiums paid by the assured during the interval.

III.

The table used for life contracts is the English Mortality Table No. 3.

IV.

The annual rate of interest assumed has been—

	£.
For Life Assurances	3½ per cent.
For Endowments	3 „

V.

The proportion of premium income reserved in the calculation has been—

	£.	
For Life Assurances (with profits)	25 per cent.	(being 2½ per cent. more than at the previous valuation).
For Life Assurances (without Profits)	16⅔ „	(being ⅔ per cent. more than at the previous valuation).
For Endowments	5 „	

There is besides, a reserve of the difference between the valuation rate of interest of 3½ per cent. and the interest actually realised on the funds which, as shown hereafter, was on the 31st December 1891, 4 l. 5 s. 1 d. per cent.

VI.

CONSOLIDATED REVENUE ACCOUNT of the Victoria Mutual Assurance Society (Limited), from 1st January 1887, to 31st December 1891.

I.—LIFE ASSURANCE AND ENDOWMENT ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund on 31st December 1886	40,163	—	6	Claims under Policies	20,683	6	5
Life Premiums (after deduction of Re-assurances)	44,680	11	4	Surrenders	1,417	8	4
Interest	10,040	11	5	Commission	4,913	18	6
Fines and Fees	184	9	—	Expenses of Management	8,683	5	6
				Income tax on Interest	249	1	10
				Bad and doubtful Debts	60	—	3
				Loss on realisation of Securities	35	15	10
				Amount of Funds on 31st December 1891	59,075	15	7
£.	95,068	12	3	£.	95,068	12	3

II.—HEALTH ASSURANCE ACCOUNT.

(The MEMORANDUM of ASSOCIATION does not permit Health Assurance Contracts to be issued by the Company. The present business was effected prior to the incorporation. Nearly all the contracts cease upon the members attaining the age of 65.)

	£.	s.	d.		£.	s.	d.
Amount of Health Assurance Fund, 31st December 1886	2,957	5	7	Claims	1,521	6	1
Premiums :				Management Expenses	265	1	3
1887	300	8	6	Amount of Funds on 31st December 1891	2,980	17	8
1888	280	15	7				
1889	273	1	4				
1890	247	1	4				
1891	220	16	5				
	1,322	3	2				
Interest	437	16	3				
£.	4,717	5	—	£.	4,717	5	—

VICTORIA MUTUAL ASSURANCE SOCIETY (LIMITED)—*continued.*

VII.

SUMMARY AND VALUATION of the Policies of the Victoria Mutual Assurance Society (Limited),
as at 31st December 1891.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.						
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums if ascertained.	Life Assurances Valued by the English Life Table No. 3. Interest $3\frac{1}{2}$ per cent. Endowment 3 per cent.						
					Sums Assured and Bonuses.	Office Yearly Premiums.	Reduced Yearly Premiums.	Net Liability.			
ASSURANCES.											
1.—WITH PARTICIPATION IN PROFITS.											
For Whole Term of Life - - -	2,316	£. s. d. 149,042 2 -	£. s. d. 4,468 3 2	Not ascertained.	£. s. d. 70,248 2 -	£. s. d. 63,089 12 -	£. s. d. 47,191 12 4	£. s. d. 23,056 9 8			
Payable at stated Ages - - -	1,064	61,988 14 -	1,660 4 11		30,806 12 -	22,706 12 -	17,029 19 -	13,776 13 -			
Endowment Assurances - - -	253	24,775 - -	1,048 3 7		12,400 2 -	14,413 8 -	10,810 1 -	1,590 1 -			
Extra Premiums - - - - -	-	- - -	54 - 6		-	-	-	-			
	3,633	235,805 16 -	7,230 12 2		113,454 16 -	100,209 12 -	75,031 12 4	38,423 3 8			
2.—WITHOUT PARTICIPATION IN PROFITS.											
Endowment Assurances - - -	541	44,505 - -	1,753 17 -		26,529 8 -	18,738 18 -	15,615 15 -	10,913 13 -			
Joint Lives - - - - -	159	8,715 - -	415 15 6		5,501 16 -	4,079 4 -	3,399 6 8	2,102 0 4			
Limited Payments - - - - -	27	1,720 - -	57 0 8		717 10 -	511 8 -	426 3 4	291 6 8			
Paid-up Policies - - - - -	10	572 - -	- - -		131 2 -	-	-	131 2 -			
For Whole Term of Life - - -	182	9,803 12 -	381 12 3		5,131 6 -	4,503 16 -	3,711 16 -	1,419 10 -			
Extra Premiums - - - - -	-	- - -	18 1 8		-	-	-	-			
ENDOWMENTS.											
Endowments (with Premiums return- able in case of Death) - - -	41	1,740 - -	123 7 9	1,356 14 -	793 4 -	753 10 9	603 3 3				
	960	67,055 12 -	2,750 3 10	39,307 16 -	28,626 10 -	23,906 11 9	15,461 4 3				
TOTAL ASSURANCES - - -					4,593	302,961 8 -	9,980 16 -	152,822 12 -	128,836 2 -	98,938 4 1	53,884 7 11
Less Re-assurances - - - - -	-	3,200 - -	108 5 10	1,550 - -	1,464 14 -	1,171 16 -	378 4 -				
Net Amount of Assurances - - -	4,593	299,661 8 -	9,872 10 2	151,272 12 -	127,371 8 -	97,766 8 1	53,506 3 11				

VALUATION BALANCE SHEET of the Life Assurances and Endowments of the Victoria Mutual
Assurance Society (Limited), as at 31st December 1891.

	£. s. d.		£. s. d.
Net Liability under Assurance and Endow- ment Policies as per Summary Statement -	53,506 3 11	Life Assurance Fund - - - - -	59,075 15 7
Surplus - - - - -	5,569 11 8		
£.	59,075 15 7	£.	59,075 15 7

In addition to the above policies, there were in existence on the 31st December 1891, 184 health assurances, assuring 128 l. 11s. per week in case of sickness, and yielding annual premiums of 204 l. 4s. No new assurances of the kind can be issued, and the premiums and benefits of the present contracts mostly cease upon members attaining the age of 65. The net liability under these assurances is 2,480 l. 4s. , and the surplus 450 l. 13s. 8d. The valuation was made as before according to the English Life Table No. 2, interest 3 per cent., assuming the sick liability, after being subjected to the limitations of the rules, to be equivalent to full sick pay made in respect of double the number of members expected to die annually.

VALUATION BALANCE SHEET of the Health Assurances of the Victoria Mutual Assurance Society
(Limited), as at 31st December 1891.

The Memorandum of Association does not permit Health Assurance Contracts to be issued by the Company. The present business was effected prior to the incorporation. Nearly all the contracts cease upon the members attaining the age of 65.

	£. s. d.		£. s. d.
Net Liability under Health Assurance contracts	2,480 4 -	Health Assurance Fund - - - - -	2,930 17 8
Surplus - - - - -	450 13 8		
£.	2,930 17 8	£.	2,930 17 8

VICTORIA MUTUAL ASSURANCE SOCIETY (LIMITED)—*continued*.

VIII.

By the 46th Article of Association, with profit policies which at the time the books were closed had been in force for a period exceeding two years (that is to say, all such policies as were effected up to and including the 31st December 1889) were entitled to participate in the profits.

IX.

The results of the valuation are as follows :

(1.) The total amount of profit made by the company up to the 31st December 1891 upon life assurances and endowments (including an undivided balance of 2,162*l.* 16*s.* 6*d.* brought forward) was 5,569*l.* 11*s.* 8*d.* The surplus would have been 2,676*l.* greater had the same reserve been made from the total present value of the future premiums receivable as at the previous valuation ; but, on this occasion, the proportions have been increased from 22½ to 25 per cent. in respect of with-profit assurances, and from 16 to 16½ per cent. in respect of without-profit assurances.

(2.) The amount divided amongst the life policy-holders was 3,600*l.* The number of policies which participated was 3,213, and the amount assured thereby, including bonus, was 194,975*l.* 16*s.*

(3.) Specimens of bonuses allotted to policies per 100*l.* by way of reversion or in making the policy payable during the lifetime of the assured.

Age at Entry.		DURATION OF THE POLICY.							
		FIVE YEARS.				TEN YEARS.			
		General Section.		Temperance Section.		General Section.		Temperance Section.	
		Reversionary Bonus.	Payable at Age	Reversionary Bonus.	Payable at Age	Reversionary Bonus.	Payable at Age	Reversionary Bonus.	Payable at Age
	£. s. d.	Years. Months.	£. s. d.	Years. Months.	£. s. d.	Years. Months.	£. s. d.	Yrs. Months.	
20	3 12 -	76 10	4 16 -	75 2	3 6 -	74 10	4 8 -	73 0	
30	3 19 -	78 2	5 5 -	76 7	3 13 -	76 5	4 17 -	74 8	
40	4 8 -	79 8	5 17 -	78 3	4 - -	78 1	5 6 -	76 5	
50	5 3 -	81 1	6 17 -	79 9	4 13 -	79 9	6 4 -	78 3	
65	8 1 -	84 4	10 14 -	83 2	7 11 -	83 8	10 1 -	82 5	

W. F. Rolfe, Chairman by rotation.

Alfred H. New, } Directors.

H. Denby, }

Arthur J. Cook, Secretary and Principal Officer
Managing the Life Assurance Business.

W. S. B. Woolhouse, Consulting Actuary.

VICTORIA MUTUAL ASSURANCE SOCIETY (LIMITED)—*continued.*

(Sixth Schedule.)

Statement of the LIFE ASSURANCE [no Annuities] BUSINESS of the Victoria Mutual Life Assurance Society (Limited), on the 31st December 1891.

I.

The published Tables of Premiums for Assurances for the Whole Term of Life in use at the date above mentioned.

£. 100. WITH PROFITS.

Age next Birthday.	£. 100.				Age next Birthday.	£. 100.			
	Yearly.	Half- Yearly.	Quarterly.	Monthly.		Yearly.	Half- Yearly.	Quarterly.	Monthly.
11 to 15	£. s. d.	£. s. d.	£. s. d.	£. s. d.	43	£. s. d.	£. s. d.	£. s. d.	£. s. d.
16	1 14 -	- 17 5	- 8 11	- 3 -	44	3 12 1	1 17 4	- 19 4	- 6 6
17	1 14 10	- 17 10	- 9 2	- 3 1	45	3 14 7	1 18 7	1 - -	- 6 8
18	1 15 8	- 18 3	- 9 4	- 3 2	46	3 17 2	2 - -	1 - 9	- 6 11
19	1 16 7	- 18 8	- 9 7	- 3 3	47	3 19 11	2 1 5	1 1 6	- 7 2
20	1 17 5	- 19 2	- 9 10	- 3 4	48	4 2 10	2 3 -	1 2 4	- 7 6
21	1 18 4	- 19 8	- 10 1	- 3 5	49	4 6 -	2 4 8	1 3 3	- 7 9
22	1 19 2	1 - 2	- 10 4	- 3 6	50	4 9 4	2 6 6	1 4 3	- 8 1
23	2 - 3	1 - 8	- 10 7	- 3 7	51	4 13 -	2 8 5	1 5 3	- 8 5
24	2 1 3	1 1 2	- 10 10	- 3 8	52	4 16 10	2 10 7	1 6 5	- 8 10
25	2 2 3	1 1 8	- 11 1	- 3 9	53	5 1 1	2 12 10	1 7 8	- 9 3
26	2 3 4	1 2 3	- 11 4	- 3 10	54	5 5 7	2 15 4	1 9 -	- 9 8
27	2 4 5	1 2 10	- 11 8	- 3 11	55	5 10 7	2 18 -	1 10 5	- 10 2
28	2 5 7	1 3 5	- 12 -	- 4 -	56	5 16 -	3 - 10	1 11 11	- 10 8
29	2 6 9	1 4 -	- 12 4	- 4 2	57	6 1 7	3 3 9	1 13 5	- 11 2
30	2 8 -	1 4 8	- 12 8	- 4 3	58	6 7 5	3 6 10	1 15 1	- 11 9
31	2 9 3	1 5 4	- 13 -	- 4 4	59	6 13 7	3 10 1	1 16 10	- 12 4
32	2 10 7	1 6 -	- 13 4	- 4 6	60	7 - 2	3 13 7	1 18 8	- 12 11
33	2 12 -	1 6 9	- 13 9	- 4 7	61	7 7 1	3 17 3	2 - 7	- 13 7
34	2 13 5	1 7 6	- 14 2	- 4 9	62	7 14 6	4 1 1	2 2 7	- 14 3
35	2 14 11	1 8 3	- 14 7	- 4 11	63	8 2 2	4 5 1	2 4 8	- 14 11
36	2 16 6	1 9 1	- 15 -	- 5 -	64	8 10 1	4 9 4	2 7 2	- 15 9
37	2 18 2	1 9 11	- 15 5	- 5 2	65	8 18 8	4 14 3	2 9 7	- 16 7
38	2 19 10	1 10 10	- 15 11	- 5 4	66	9 8 6	4 19 1	2 12 2	- 17 5
39	3 1 7	1 11 10	- 16 5	- 5 6	67	9 18 2	5 4 4	2 14 11	- 18 4
40	3 3 7	1 12 10	- 16 11	- 5 8	68	10 8 7	5 9 10	2 17 10	- 19 4
41	3 5 7	1 13 10	- 17 6	- 5 10	69	10 19 7	5 15 9	3 1 -	- 1 - 4
42	3 7 7	1 14 11	- 18 1	- 6 1	70	11 11 5	6 2 1	3 4 5	1 1 6
	3 9 10	1 16 1	- 18 8	- 6 3		12 4 1	6 8 10	3 8 -	1 2 8

£. 100. WITHOUT PROFITS.

Age next Birthday.	£. 100.				Age next Birthday.	£. 100.			
	Yearly.	Half- Yearly.	Quarterly.	Monthly.		Yearly.	Half- Yearly.	Quarterly.	Monthly.
11 to 15	£. s. d.	£. s. d.	£. s. d.	£. s. d.	43	£. s. d.	£. s. d.	£. s. d.	£. s. d.
16	1 11 3	- 16 -	- 8 3	- 2 10	44	3 6 2	1 14 2	- 17 9	- 6 2
17	1 12 -	- 16 5	- 8 5	- 2 11	45	3 8 4	1 15 5	- 18 4	- 6 4
18	1 12 9	- 16 9	- 8 7	- 3 -	46	3 10 9	1 16 8	- 19 -	- 6 7
19	1 13 6	- 17 2	- 8 10	- 3 -	47	3 13 3	1 18 -	- 19 9	- 6 10
20	1 14 4	- 17 7	- 9 -	- 3 1	48	3 16 -	1 19 5	1 - 6	- 7 2
21	1 15 2	- 18 -	- 9 3	- 3 2	49	3 18 10	2 1 -	1 1 4	- 7 5
22	1 16 -	- 18 6	- 9 6	- 3 3	50	4 1 11	2 2 8	1 2 3	- 7 9
23	1 16 11	- 18 11	- 9 9	- 3 4	51	4 5 3	2 4 5	1 3 2	- 8 1
24	1 17 10	- 19 5	- 10 -	- 3 5	52	4 8 10	2 6 4	1 4 3	- 8 6
25	1 18 9	- 19 11	- 10 3	- 3 6	53	4 12 8	2 8 5	1 5 4	- 8 11
26	1 19 9	1 - 5	- 10 6	- 3 7	54	4 16 10	2 10 8	1 6 7	- 9 4
27	2 - 9	1 - 11	- 10 9	- 3 8	55	5 1 4	2 13 2	1 7 11	- 9 9
28	2 1 10	1 1 6	- 11 -	- 3 10	56	5 6 4	2 15 9	1 9 3	- 10 3
29	2 2 11	1 2 -	- 11 4	- 3 11	57	5 11 6	2 18 5	1 10 8	- 10 9
30	2 4 -	1 2 8	- 11 8	- 4 -	58	5 16 10	3 1 3	1 12 2	- 11 3
31	2 5 3	1 3 3	- 11 11	- 4 1	59	6 2 6	3 4 3	1 13 9	- 11 10
32	2 6 5	1 3 10	- 12 3	- 4 3	60	6 8 6	3 7 5	1 15 5	- 12 5
33	2 7 8	1 4 6	- 12 8	- 4 4	61	6 14 10	3 10 10	1 17 3	- 13 1
34	2 9 -	1 5 3	- 13 -	- 4 6	62	7 1 7	3 14 5	1 19 1	- 13 9
35	2 10 5	1 5 11	- 13 4	- 4 7	63	7 8 9	3 18 2	2 1 1	- 14 5
36	2 11 10	1 6 8	- 13 9	- 4 9	64	7 16 3	4 2 2	2 3 3	- 15 2
37	2 13 4	1 7 6	- 14 2	- 4 11	65	8 4 3	4 6 5	2 5 6	- 16 -
38	2 14 11	1 8 4	- 14 7	- 5 -	66	8 12 9	4 10 11	2 7 10	- 16 10
39	2 16 7	1 9 2	- 15 -	- 5 2	67	9 1 9	4 15 8	2 10 4	- 17 9
40	2 18 3	1 10 1	- 15 6	- 5 4	68	9 11 3	5 - 8	2 13 1	- 18 8
41	3 - 1	1 11 -	- 16 -	- 5 7	69	10 1 4	5 6 1	2 15 11	- 19 8
42	3 2 -	1 12 -	- 16 7	- 5 9	70	10 12 1	5 11 9	2 18 11	1 - 9
	3 4 -	1 13 1	- 17 1	- 5 11		11 3 5	5 17 9	3 3 1	1 1 10

Proportionate rates are charged for larger sums and for sums down to 50 £.

VICTORIA MUTUAL ASSURANCE SOCIETY (LIMITED)—continued.

II. and III.

TOTAL AMOUNT assured on Lives, for the Whole Term of Life, which were in existence on the 31st December 1891, and the Amount of Premiums receivable annually for each Year of Life.

AGE.	WITH PROFITS.				WITHOUT PROFITS.		
	Amount Assured.	Reversionary Bonuses.	Yearly Premium (minus extra for Occupation, &c.).	Yearly extra Premium (for Occupation, &c.).	Amount Assured.	Yearly Premium (minus extra for Occupation, &c.).	Yearly extra Premium.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Assurances of these amounts have not been made for many years.	6	4 12 -	- - -	- 4 -	- - -	- - -	- - -
	7	23 16 -	- - -	- 19 0	- - -	- - -	- - -
	8	18 16 -	- - -	- 15 10	- - -	- - -	- - -
	9	49 10 -	- - -	1 19 8	- - -	- - -	- - -
	10	15 10 -	- - -	- 12 -	- - -	- - -	- - -
	11	193 2 -	- - -	4 1 1	- - -	- - -	- - -
	12	189 7 -	- - -	4 9 2	- - -	- - -	- - -
	13	314 16 -	- - -	6 2 1	- - -	- - -	- - -
	14	235 2 -	- - -	5 2 4	20 - -	- 8 -	- - -
	15	361 - -	- - -	7 9 3	7 5 -	- 5 -	- - -
	16	379 10 -	- 8 -	7 10 6	45 - -	- 18 -	- - -
	17	580 - -	- - -	10 17 7	42 - -	1 5 -	- - -
	18	918 10 -	1 4 -	17 9 4	48 5 -	1 6 10	- - -
	19	591 15 -	1 7 -	11 12 5	71 15 -	1 14 -	- - -
	20	787 10 -	2 9 3	15 5 1	17 5 -	- 8 10	- - -
	21	1,141 10 -	10 5 -	23 7 -	50 10 -	1 4 -	- - -
	22	1,944 10 -	6 6 9	38 - 10	102 5 -	2 8 10	- - -
	23	2,438 - -	9 18 6	48 19 3	115 15 -	2 8 10	- - -
	24	1,787 15 -	6 5 8	38 - 6	76 2 -	1 16 10	- - -
	25	1,878 10 -	17 13 6	38 18 11	45 - -	- 18 -	- - -
	26	2,545 - -	5 19 4	54 17 5	40 - -	- 16 -	- 2 -
	27	3,175 10 -	19 7 11	69 16 10	20 - -	- 8 -	- - -
	28	3,721 10 -	24 8 5	80 17 8	10 - -	- 4 -	- - -
	29	4,105 - -	23 12 6	88 5 -	10 - -	- 4 -	- - -
	30	4,150 - -	17 12 7	97 3 11	- - -	- - -	- - -
	31	2,978 15 -	26 19 3	70 5 -	100 - -	1 19 -	- - -
	32	4,820 - -	40 3 -	111 17 -	145 - -	3 6 8	- - -
	33	3,295 - -	35 1 10	103 2 10	70 - -	1 14 -	- - -
	34	4,495 - -	56 1 2	87 5 6	50 - -	1 1 8	- - -
	35	5,965 - -	39 7 8	153 1 7	10 - -	- 5 -	- - -
	36	3,950 - -	73 6 5	97 12 3	315 - -	8 5 8	- - -
	37	4,620 - -	71 17 -	118 12 10	830 - -	20 5 5	- - -
	38	4,315 - -	64 14 8	115 7 10	390 - -	9 12 6	- - -
	39	8,030 - -	62 12 3	78 5 4	1,020 - -	27 - 8	- - -
	40	4,530 - -	76 10 5	125 9 9	750 - -	20 19 8	- - -
	41	4,104 2 -	96 11 5	113 8 6	100 - -	3 - 2	- - -
	42	2,918 12 -	70 5 9	82 7 9	125 - -	2 19 4	- - -
	43	4,217 4 -	127 12 6	114 - 7	100 - -	3 6 2	- - -
	44	3,195 - -	75 9 5	93 14 9	85 - -	2 11 -	- - -
	45	3,588 12 -	104 3 7	106 16 4	420 - -	13 9 5	- - -
	46	3,940 - -	75 17 5	129 12 8	40 - -	1 9 -	- - -
	47	3,440 - -	119 6 9	107 17 2	30 - -	- 18 -	- - -
	48	3,667 4 -	125 8 2	116 7 9	170 - -	4 19 1	- 10 -
	49	2,723 - -	56 17 -	98 17 2	160 - -	4 8 8	- - -
	50	3,565 - -	116 9 11	121 - 10	260 - -	8 1 3	- 10 -
	51	3,016 8 -	117 3 6	106 10 10	170 - -	6 1 4	- - -
	52	3,090 - -	98 18 10	117 13 10	460 - -	15 17 10	- 3 -
	53	2,855 - -	108 6 7	106 2 8	30 - -	1 1 -	- - -
	54	3,210 - -	129 8 2	122 18 -	350 - -	13 4 7	- - -
	55	1,751 - -	100 7 8	68 - 6	10 - -	- 9 -	- - -
	56	2,285 - -	112 15 1	88 3 10	- - -	- - -	- - -
	57	2,222 14 -	111 16 8	90 11 3	110 - -	5 7 4	- - -
	58	1,562 8 -	65 14 7	70 3 11	60 - -	2 7 -	- - -
	59	1,810 - -	76 18 10	83 4 1	395 - -	18 11 7	1 10 -
	60	1,485 - -	84 8 3	59 11 3	- - -	- - -	- - -
	61	2,115 - -	70 15 9	121 14 -	280 - -	12 17 4	- 10 -
	62	710 - -	59 1 1	29 8 5	305 - -	17 15 8	- - -
	63	1,390 - -	48 19 9	76 14 9	155 - -	8 4 4	- - -
	64	1,510 - -	89 6 3	79 2 3	50 - -	2 3 -	- - -
	65	1,290 - -	102 6 -	56 10 9	150 - -	10 19 3	- - -
	66	1,255 - -	89 16 0	62 1 6	25 - -	1 14 -	- - -
	67	780 - -	34 16 6	60 3 5	230 - -	17 18 8	- - -
	68	674 8 -	60 10 5	31 16 11	325 - -	25 16 10	- - -
	69	881 16 -	40 5 3	63 11 4	140 - -	11 5 10	- - -
	70	445 - -	42 6 2	27 18 9	80 - -	5 8 6	- - -

VICTORIA MUTUAL ASSURANCE SOCIETY (LIMITED)—continued.

II. and III.—continued.

AGE.	WITH PROFITS.				WITHOUT PROFITS.		
	Amount Assured.	Reversionary Bonuses.	Yearly Premium (minus extra for Occupation, &c.).	Yearly extra Premium (for Occupation, &c.).	Amount Assured.	Yearly Premium (minus extra for Occupation, &c.).	Yearly extra Premium.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
71	695 - -	53 10 3	49 9 4	- 4 -	60 - -	6 5 -	- - -
72	275 - -	26 4 6	16 14 8	- 4 -	80 - -	4 10 8	- 5 4
73	311 4 4	26 4 11	16 16 4	- - -	17 10 -	1 1 -	- - -
74	259 18 -	25 4 2	16 7 2	- 1 -	300 - -	26 4 -	- - -
75	60 - -	7 2 7	3 18 -	- - -	120 - -	9 6 -	- - -
76	190 - -	18 15 4	12 15 1	- 5 -	- - -	- - -	- - -
77	20 - -	3 1 -	1 2 -	- - -	- - -	- - -	- - -
78	280 - -	26 13 3	20 7 -	- - -	10 - -	- 16 -	- - -
79	90 13 -	10 4 -	6 18 -	- - -	- - -	- - -	- - -
80	55 4 1	8 17 9	3 10 -	- - -	- - -	- - -	- - -
81	9 7 -	1 4 5	- 12 6	- - -	- - -	- - -	- - -
84	20 - -	3 13 4	1 10 -	- - -	- - -	- - -	- - -
£.	145,507 10 5	3,534 11 7	4,468 3 2	28 13 9	9,803 12 -	381 12 3	3 10 4

RE-ASSURANCES.

29	- - -	- - -	- - -	- - -	800 - -	15 11 6	- - -
35	- - -	- - -	- - -	- - -	500 - -	11 18 10	- - -
45	- - -	- - -	- - -	- - -	200 - -	6 10 -	- - -
46	- - -	- - -	- - -	- - -	200 - -	7 8 8	- - -
61	- - -	- - -	- - -	- - -	500 - -	32 18 4	- - -
				£.	2,200 - -	74 7 4	- - -

IV., V., and VI.

TOTAL AMOUNTS assured under Assurances other than for the Whole Term of Life.

The amounts of premiums receivable annually.

The total amounts of premiums which have been received.

CLASS OF ASSURANCE.	Sums Assured.	Reversionary Bonus.	Office Yearly Premiums.		Total Premiums received.
			Ordinary.	Extra.	
	£. s. d.		£. s. d.	£. s. d.	£. s. d.
WITH PROFITS.					
Endowment Assurances - -	24,775 - -	- - -	1,048 3 7	3 7 6	1,675 19 7
Payable at stated ages - -	61,988 14 -	Bonuses applied to make whole life assurances payable at stated ages.	1,660 4 11	21 14 3	23,571 5 5
WITHOUT PROFITS.					
Endowment Assurances - -	44,505 - -	- - -	1,753 17 -	9 5 4	13,984 13 2
Joint Lives - - -	8,715 - -	- - -	415 15 6	5 6 -	5,235 15 6
Limited Payments - - -	1,720 - -	- - -	57 9 8	- - -	447 14 1
Paid-up Policies - - -	572 - -	- - -	- - -	- - -	* 198 1 5
Endowments (with Premiums returnable in case of Death) -	1,740 - -	- - -	123 7 9	- - -	569 10 6
£.	144,015 14 -	- - -	5,058 18 5	39 13 1	45,677 19 8

* Surrender values applied as single premiums.

RE-ASSURANCE.

AGE.	WITH PROFITS.				WITHOUT PROFITS.		
	Amount Assured.	Reversionary Bonuses.	Yearly Premium.	Yearly extra Premium.	Amount Assured.	Yearly Premium.	Yearly extra Premium.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
38	- - -	- - -	- - -	- - -	1,000 - -	33 18 6	- - -

VICTORIA MUTUAL LIFE ASSURANCE SOCIETY (LIMITED)—continued.

VII. and VIII.

There are not any annuities.

IX.

The average rate of interest at which the life assurance fund was invested at the close of each year of the quinquennium was as follows:

											£. s. d.
In 1887	-	-	-	-	-	-	-	-	-	-	3 19 7
" 1888	-	-	-	-	-	-	-	-	-	-	4 - 4
" 1889	-	-	-	-	-	-	-	-	-	-	4 4 3
" 1890	-	-	-	-	-	-	-	-	-	-	4 5 10
" 1891	-	-	-	-	-	-	-	-	-	-	4 5 1

X.

No surrender value is allowed until five years' premiums have been paid. The company has no table of minimum surrender values, excepting for whole-life assurances by limited payments, each case being considered on its merits and an equitable allowance made.

Examples of fixed surrender values per 100£ assured allowed in connection with whole-life assurances by limited (20 years) payments:

Age at Entry.	SURRENDER VALUE AT END OF																Age at Surrender after 20 Years.
	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.	
11 to 15	£. s. 6 2	£. s. 7 6	£. s. 8 11	£. s. 9 18	£. s. 11 5	£. s. 12 14	£. s. 14 3	£. s. 15 14	£. s. 17 6	£. s. 18 19	£. s. 20 13	£. s. 22 8	£. s. 24 5	£. s. 26 4	£. s. 28 4	£. s. 30 5	35
25	6 16	8 6	9 17	11 9	13 3	14 18	16 14	18 11	20 10	22 11	24 13	26 16	29 2	31 9	33 18	36 10	45
35	8 5	10 1	11 19	13 18	15 19	18 1	20 4	22 9	24 16	27 5	29 15	32 7	35 1	37 18	40 17	43 19	55
45	10 1	12 4	14 9	16 15	19 3	21 12	24 2	26 14	29 9	32 6	35 5	38 6	41 11	44 18	48 9	52 4	65
55	11 19	14 9	17 1	19 14	22 8	25 3	27 18	30 15	33 15	36 17	40 2	43 11	47 4	51 2	55 6	59 14	75
60	13 2	15 15	18 8	21 2	23 17	26 12	29 7	32 3	35 2	38 5	41 11	45 3	49 1	53 5	57 16	62 14	80

Explanation.—The payments to the Society cease after 20 years' premiums have been paid, but after that time the surrender values go on increasing. Thus, supposing a man assures in his thirtieth year for 100£, after having paid 20 years' premiums (by which time he would be 50) his payments would cease, but the surrender value of his policy, which then would be 40£ 2s., would go on increasing; thus, if he wished to surrender his policy after 25 years' membership, he would be entitled to the amount standing against the age 55 (which he then would have reached) in the last column, viz., 43£ 19s. After 30 years' membership (when he would be 60 years of age) he could withdraw 48£ 1s., and so on for higher ages.

When desired by the assured the directors are willing to keep the policy in force for a period of two years for each five years that the policy has been in existence, the amount of premium standing as a debt against the policy, which may be repaid at any time or be deducted from the amount assured when the policy becomes a claim; or will advance a sum of money (not exceeding the surrender value) upon the security of the policy alone, interest at the rate of five per cent. being annually paid upon the premiums debited or loan granted.

Paid-up policies are also granted for such sums as the surrender values will purchase; but with respect to whole-life assurances by limited (20 years) payments, a member can at any time claim a paid-up policy for as many twentieths of the sum assured as years' premiums have been received by the office.

(Note.)

The office does not issue policies at other than European rates.

The extra premiums of policies granted upon lives below the average have been thrown off in addition to the proportion of the ordinary premiums reserved. In some cases the assurances are subject to a probationary debt (in lieu of an extra premium) decreasing by equal yearly amounts. In such cases the nominal amount of each policy has been valued.

W. F. Rolfe, Chairman by rotation.
 Alfred H. New, } Directors.
 H. Denby, }
 Arthur J. Cook, Secretary and Principal Officer
 Managing the Life Assurance Business.
 W. S. B. Woolhouse, Consulting Actuary.

GENERAL LIFE AND FIRE ASSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNT

Of the General Life and Fire Assurance Company, for the Year ending 31st December 1891.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year	1,109,806	15	6	Claims under Life Policies, after deduction of Sums re-assured	93,528	15	8
Premiums	173,137	15	6	Surrenders	9,111	15	—
Less Re-assurances	19,238	14	9	Annuities	5,345	3	0
Fines	33	6	7	Commission	10,900	15	10
Consideration for Annuities granted	5,869	14	7	Expenses of Management	18,439	—	11
Interest and Dividends	45,421	17	3	Law Charges	234	10	9
				Medical Fees and Medical Officers' Salaries	1,103	4	—
				Income Tax	1,174	—	5
				Bonuses in Reduction of Premiums	3,641	10	—
				Bonuses paid in Cash	22	7	5
				Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule	1,170,529	10	11
£.	1,314,030	14	8	£.	1,314,030	14	8

II.—FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fire Insurance Fund at the beginning of the Year	56,035	15	9	Losses by Fire, after deduction of Re-assurances	60,688	5	7
Premiums	129,083	3	11	Income Tax	89	7	—
Less Re-assurances	27,631	17	2	Expenses of Management	18,343	12	10
Interest and Dividends	2,206	5	5	Law Charges	111	16	2
					18,455	9	—
				Commission	19,024	4	10
				Amount of Fire Insurance Fund at the end of the Year, as per Fourth Schedule	61,576	1	6
£.	159,803	7	11	£.	159,803	7	11

III.—PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance of last year's Account	27,812	12	6	Dividends and Bonuses to Shareholders	6,000	—	—
Interest and Dividends not carried to other Accounts	3,003	4	—	Gratuity	12	10	—
Charges on Loans and Registration Fees	582	16	8	Expenses not charged to other Accounts	1,987	—	—
Profit and Loss Investment Account	976	4	4		1,999	10	—
				Bad Debts	431	7	1
				Income Tax	77	12	4
				Balance, as per Fourth Schedule	23,866	8	1
£.	32,374	17	6	£.	32,374	17	6

BALANCE SHEET

Of the General Life and Fire Assurance Company, on the 31st December 1891.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Fund	50,000	—	—	Mortgages on Property within the United Kingdom	265,568	14	11
Life Assurance Fund	1,170,529	10	11	Loans on the Company's Policies	57,039	13	4
Fire Fund	61,576	1	6	Investments:			
Profit and Loss Account	23,866	8	1	British Government Securities	21,826	11	3
Claims under Life Policies admitted, but not yet paid	14,436	9	6	Indian and Colonial Securities	41,032	1	11
Outstanding Fire Losses	7,881	5	1	Foreign Securities	27,873	14	1
Commissioners of Income Tax and sundry unpaid Accounts	1,023	7	11	Railway and other Debentures and Debenture Stocks	98,974	7	3
Outstanding Re-assurance Premiums	6,303	8	1	Railway and other Shares, Preference and Ordinary	140,925	5	2
Sundry Agents	1,049	13	3	House Property	160,023	2	10
Balance of Dividends due to Shareholders	3,697	2	2	Ground Rents	7,385	7	3
				Reversions and Life Interests	31,129	2	6
				Bank of New South Wales Term Deposit	10,000	—	—
				Australian Joint Stock Bank Term Deposit	10,000	—	—
				Hong Kong and Shanghai Bank Term Deposit	10,000	—	—
				Advances to Local Boards and Corporations	200,324	7	2
				Loans on Life Interests and Reversions	99,083	7	10
				Loans on the Company's Shares	300	—	—
				Loans on Personal Security	55,788	19	1
				Agents' Balances, and Balances due from other Companies (since accounted for)	59,334	17	11
				Outstanding Premiums	6,433	—	4
				Outstanding Interest	18,995	13	4
				Premiums on Credit Policies	8,413	5	—
				Cash in hand and on Current Account	11,021	15	4
£.	1,340,423	6	6	£.	1,340,423	6	6

Andrew Lush, Chairman.
W. Strang, } Directors.
Henry Wm. Ripley, }
Henry Ward, Secretary and Manager.
Robert Wilson, Actuary.

NORTHERN ASSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Northern Assurance Company, for the Year ending 31st December 1891.

* I.—NON-PARTICIPATION LIFE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of this Fund at the beginning of the Year - - - - -	304,161	12	1	Amount transferred to Profit and Loss Account, in terms of Resolution of General Meeting held 12th June 1891 - - -	37,500	-	-
Premiums received (after deduction of Re-assurances) - - - - -	32,004	18	1	Claims paid and outstanding (after deduction of Re-assurances) - - - - -	31,209	5	9
Interest - - - - -	10,302	11	1	Surrenders - - - - -	2,582	3	8
				Commission - - - - -	1,342	17	9
				Expenses of Management - - - - -	1,857	12	1
				Amount of this Fund at the end of the Year, as per Balance Sheet - - - - -	271,977	2	-
£.	346,469	1	3	£.	346,469	1	3

* II.—PARTICIPATION LIFE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of this Fund at the beginning of the Year - - - - -	2,072,863	19	11	Claims paid and outstanding (after deduction of Re-assurances) - - - - -	164,281	4	5
Premiums received (after deduction of Re-assurances) - - - - -	192,871	17	7	Surrenders - - - - -	25,631	13	8
Interest - - - - -	80,523	6	-	Commission - - - - -	8,961	11	3
				Expenses of Management - - - - -	10,325	12	5
				Amount of this Fund at the end of the Year, as per Balance Sheet - - - - -	2,137,059	1	9
£.	2,346,259	3	6	£.	2,346,259	3	6

* The Life Assurance business of the Northern consists of two distinct branches—the Non-participation and the Participation. In the former the profits belong to the Shareholders, in the latter to the Policyholders. Separate accounts are therefore given. Payment of the sums assured is guaranteed by the Shareholders' Capital in both branches.

III.—ANNUITY ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of this Fund at the beginning of the Year - - - - -	103,667	18	1	Paid to Annuitants - - - - -	10,958	16	9
Amount transferred from Profit and Loss Account, in terms of Resolution of General Meeting held 12th June 1891 - - -	1,481	-	-	Commission - - - - -	112	2	5
Sums received as consideration for Annuities granted - - - - -	11,648	14	8	Expenses of Management - - - - -	435	16	4
Interest - - - - -	4,103	11	6	Amount of this Fund at the end of the Year, as per Balance Sheet - - - - -	109,394	8	9
£.	120,901	4	3	£.	120,901	4	3

IV.—FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fire Fund at the beginning of the Year - - -	850,000	-	-	Losses by Fire paid and outstanding (after deduction of Re-insurances) - - - - -	424,547	16	1
Amount transferred from Profit and Loss Account, in terms of Resolution of General Meeting, held 12th June 1891 - - - - -	50,000	-	-	Commission - - - - -	104,790	-	1
Proportion of Premiums set aside to meet liability under Current Policies, at 31st December 1890 - - - - -	223,821	9	4	Expenses of Management - - - - -	127,714	15	2
Premiums received (after deduction of Re-insurances) - - - - -	689,298	11	3	Proportion of Premiums set aside to meet liability under Current Policies, being one-third of the Revenue for 1891 - - - - -	229,766	3	9
£.	913,120	-	7	Balance of Revenue transferred to Profit and Loss Account - - - - -	26,301	5	6
				Amount of Fire Fund at the end of the Year, as per Balance Sheet - - - - -	900,000	-	-
				£.	913,120	-	7

NORTHERN ASSURANCE COMPANY—continued.

V.—PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance brought forward from last year	109,125	-	8	Amounts transferred in terms of Resolutions of General Meeting, held 12th June 1891 :			
Amount transferred from Non-Participation Life Account, in terms of Resolution of General Meeting held 12th June 1891	37,500	-	-	Fire Fund	50,000	-	-
Profit on Fire Account of 1891	26,301	5	6	Annuity Fund	1,481	-	-
Balance of Interest Account, after deducting the Amounts due to the Life, Annuity, and Staff Funds, respectively	67,264	18	5	Staff Pension Fund	5,000	-	-
Profit on Investments realised	6,029	7	10	Dividend and Bonus declared 12th June 1891	60,000	-	-
Transfer Fees	46	-	-	Dividend, declared 19th November 1891	30,000	-	-
				Income Tax	4,798	8	11
				Allowances to retired Officers of the Company	1,457	-	-
				Company's moiety of Assurance Premiums of Staff	854	12	4
				Agents' Balances irrecoverable	64	5	-
				Loss on Exchange	1,325	12	11
				Balance at Credit of this Account, as per Balance Sheet	91,285	13	11
£.	246,266	12	5	£.	246,266	12	5

BALANCE SHEET

Of the Northern Assurance Company, on 31st December 1891.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up	300,000	-	-	Mortgages on Property within the United Kingdom	195,763	9	1
Fire Reserve Fund	900,000	-	-	Mortgages on Property out of the United Kingdom	231,865	11	-
Proportion of Fire Premiums set aside to meet liability under Current Policies	229,766	3	9	(Viz., in Australia, under the direction of the Local Board at Melbourne.)			
Life Assurance Fund:				Loans :			
Non-participation Branch	271,977	2	-	Parochial and other Public Rates	265,022	19	7
Participation Branch	2,137,059	1	9	Life Interests	48,703	13	4
Annuity Fund	109,394	8	9	Reversions	23,280	-	-
Staff Pension Fund	11,332	10	6	Debentures, Preference Stocks and Shares of Railway and other Companies	2,506	17	3
Fletcher Trust Fund	6,103	19	6	The Company's Policies	124,968	14	1
Balance at the credit of Profit and Loss Account	91,285	13	11	Personal Security	1,600	-	-
	4,056,919	-	2	Investments :			
£.				British Government Securities	299,727	5	10
Outstanding Life Claims	58,074	-	2	British Municipal Securities	30,556	6	-
Unclaimed Surrender Values	4,801	5	11	Indian and Colonial Government Securities	261,806	7	3
Outstanding Fire Losses	87,315	5	7	Indian and Colonial Provincial Securities	162,161	7	-
Outstanding Charges	8,192	3	6	Indian and Colonial Municipal Securities	494,111	-	9
Bills payable, being Drafts by distant Agencies not arrived at maturity	4,276	3	8	Foreign Government Securities	212,310	3	11
Due to other Companies and Agents	28,740	12	8	Foreign Provincial Securities	57,329	4	1
Shareholders' Dividends unclaimed	2,339	2	2	Foreign Municipal Securities	198,516	9	1
	193,738	13	8	Railway and other Debentures and Debenture Stocks, Home and Foreign	328,495	15	11
				Railway and other Preference and Guaranteed Stocks	338,101	19	1
				Railway Ordinary Stock	19,651	12	3
				Gas and Water Ordinary Stocks	105,814	15	4
				Rent Charges	69,190	7	8
				House Property (Company's Offices)	230,578	11	6
				Company's Interest in Salvage Corps' Buildings	6,350	2	6
				Freehold Ground Rents	53,927	19	11
				Life Interests	1,562	18	2
				Reversions	134,681	18	2
				Bills receivable, being Remittances not arrived at maturity	19,842	6	10
				Due from other Companies and Agents	154,556	4	-
				Outstanding Premiums	22,645	17	7
				Outstanding Interest and Dividends	6,272	19	11
				Interest accrued but not payable	41,192	17	3
				Cash in the hands of Bankers :			
				On Deposit	47,825	-	-
				On Current Account	68,366	17	6
				Stamps on hand	213	7	10
				Cash in hand	1,156	14	2
£.	4,250,657	13	10	£.	4,250,657	13	10

W. E. Hubbard, Chairman.
A. H. Goschen,
Philip W. Currie, } Directors.
Jas. Valentine, General Manager.

PATRIOTIC ASSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Patriotic Assurance Company, for the Five Months ending 31st December 1891.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Five Months - - -	125,986	13	1	Claims under Life Policies (less Re-assurances) - - -	6,194	9	3				
Premiums received (less Re-assurance) -	5,204	1	3	Endowments matured - - -	3,250	-	-		9,444	9	3
Dividends and Interest - - -	1,956	10	3	Surrenders - - -	-	-	-		397	10	6
				Commission - - -	-	-	-		303	15	6
				Expenses of Management - - -	-	-	-		320	14	3
				Amount of Life Assurance Fund at end of the Five Months, as per Fourth Schedule, No. 5 Account - - -	-	-	-		122,680	15	1
£.	133,147	4	7		£.				133,147	4	7

II.—FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fire Fund at the beginning of the Five Months - - - - -	50,414	17	4	Losses by Fire, after deduction of Re-assurances	31,115	7	6
Premiums (less Re-assurance) - - -	53,130	12	5	Expenses of Management - - - - -	6,709	3	5
Interest and Dividends - - - - -	771	19	6	Commission - - - - -	12,059	14	1
				Transferred to Profit and Loss - - -	4,018	6	11
				Amount of Fire Insurance Fund at end of the Five Months, as per Fourth Schedule, No. 5 Account - - - - -	50,414	17	4
£.	104,317	9	3	£.	104,317	9	3

III.—PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.		£.	s.	d.
Balance of last Year's Account - - -	5,435	3	-	Dividend to Shareholders, October 1891 - - -	4,625	5	-				
Interest and Dividends not carried to other Accounts - - -	1,959	9	-	Transferred to Investments Reserve Fund - - -	83	12	7		4,708	17	7
Transfer Fees - - -	6	7	6	Income Tax - - -	-	-	-		199	14	8
Fire Account, Net Profit - - -	4,018	6	11	Bad Debts - - -	-	-	-		17	17	6
Profit on Investments realised - - -	1,101	11	5	Expenses not charged to other Accounts -	-	-	-		625	-	-
				Balance for the Five Months, as per Fourth Schedule, No. 5 Account - - -	-	-	-		6,969	8	1
£.	12,520	17	10		£.				12,520	17	10

PATRIOTIC ASSURANCE COMPANY.—*continued.*

IV.—INVESTMENTS RESERVE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Investments Reserve Fund at beginning of Five Months - - - -	3,234	13	7	Amount written off against Investments Reserve Fund - - - -	20	12	1
Transferred from Profit and Loss - - - -	83	12	7	Amount of Investments Reserve Fund at end of Five Months - - - -	3,349	-	3
			3,318				
			6				
			2				
Interest - - - -			51				
			6				
			2				
	£.		3,369		£.		3,369
			12				12
			4				4

BALANCE SHEET

Of the Patriotic Assurance Company, on 31st December 1891.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital, 1,500,000 <i>l.</i> of which is paid up - - - -	118,935	-	-	Mortgages on Property within the United Kingdom - - - -	133,062	2	10
Life Assurance Fund - - - -	122,680	15	1	Investments in British Government Securities, 8,000 <i>l.</i> - - - -	7,197	10	-
Fire Fund - - - -	50,414	17	4	Foreign Government Securities - - - -	988	15	3
Investments Reserve Fund - - - -	3,349	-	3	Indian Government Securities, 3,000 <i>l.</i> - -	2,730	-	-
Profit and Loss:				Province of Quebec, 4½% Bonds, 2,620 <i>l.</i> -	2,792	2	-
Total for the Five Months - - - -	6,999	8	1	Railway and other Debenture Stocks, 33,350 <i>l.</i>	34,266	7	10
	302,379	-	9	Railway and other Preference Stocks, 26,490 <i>l.</i>	28,628	9	3
Claims under Life Policies admitted, not yet paid (no Re-assurances) - - - -	2,169	16	1	Railway Guaranteed Stock, 34,000 <i>l.</i> - -	35,172	7	11
Claims under Life Policies surrendered - -	65	14	9	Dublin and Kingstown Railway Original Stock, 500 <i>l.</i> - - - -	1,131	-	-
Outstanding Fire Losses - - - -	17,351	10	9	Dublin Port and Docks Bonds - - - -	1,000	-	-
				Loans on Company's Policies - - - -	6,149	17	10
Unclaimed Dividends - - - -	4,604	15	6	Loans secured upon Public Rates - - - -	7,171	16	5
Charges and Sundry Accounts outstanding - - - -	551	8	4	Loans upon Personal Security - - - -	632	14	4
Deposits as Security by Agents - - - -	498	12	9	Company's House, Dublin - - - -	5,000	-	-
	5,654	16	7	Furniture, Fittings at Head Office and Branches - - - -	1,293	18	11
				Agents' Balances - - - -	13,400	17	10
				Cash on hands and at Bankers - - - -	3,511	3	-
				Ditto on Deposit - - - -	3,000	-	-
				Outstanding Interest - - - -	6,320	-	3
				Interest accrued - - - -	2,586	14	2
				Outstanding Life Premiums and proportions of Premiums - - - -	1,878	5	9
				Outstanding Fire Premiums - - - -	1,125	2	5
				Due by Insurance Companies - - - -	11,902	13	2
				Commuted Commission:			
				France - - - -	16,624	2	5
				Sundry Debtors - - - -	54	17	4
					40,491	15	6
	£.		327,620		£.		327,620
			18				18
			11				11

Richard Welch, Chairman.
Lucius O. Hutton, } Directors.
James D. O'Connor, }
Bernard H. O'Reilly, Manager.

16 June 1892.

LIFE ASSOCIATION OF SCOTLAND.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Life Association of Scotland, for the Year ending 5th April 1892.

Amount of Funds at the beginning of the Year	£.	s.	d.	Claims under Policies payable on Death (after deduction of Sums Re-assured)	£.	s.	d.
	3,731,409	-	4		327,776	13	-
Premiums (less Re-assurances)	366,201	18	7	Claims under Policies payable on the Survivance of the Lives	11,534	8	1
Consideration for Annuities granted	48,223	-	1	Surrenders	13,255	16	8
Interest and Dividends	150,762	18	1	Annuities (less Re-assurances)	32,863	1	5
Fines for revival of Policies	196	13	4	Commission	14,441	4	-
Fees for recording Assignments	207	15	-	Expenses of Management	42,868	16	8
	565,592	5	1	Dividends to Shareholders, and Interest on paid-up Capital	14,290	12	5
				Cash Bonuses to existing Policyholders	32,026	8	3
				Income Tax	2,658	5	8
					491,715	6	2
				Amount of Funds at the end of the Year (as per Second Schedule)	3,805,285	19	3
	£. 4,297,001	5	5		£. 4,297,001	5	5

BALANCE SHEET

Of the Life Association of Scotland, on the 5th April 1892.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital, paid-up	87,500	-	-	Mortgages on Property within the United Kingdom	1,364,680	14	2
Assurance and Annuity Fund	3,717,785	19	3	Mortgages on Property out of the United Kingdom	48,610	12	2
Total Funds, as per First Schedule	3,805,285	19	3	Loans on the Association's Policies	297,686	17	4
Claims admitted, but not paid	84,086	1	6	Investments:			
(This includes all deaths to date of balance, whether proved or not.)				Indian and Colonial Government Securities	322,472	8	5
Annuities due, but not applied for	159	1	8	Foreign Government Securities	37,554	13	7
				Railway and other Debentures and Debenture Stocks	637,988	5	11
				Railway Rent Charge, Guaranteed, and Preference Stocks	304,484	9	7
				House Property	123,069	5	2
				Annuities	25,249	15	4
				Reversions	24,789	16	4
				Bank Stock	46,403	7	3
				Stock of the Association, purchased under their Act of Parliament, 16 & 17 Vict. c. 224 (10 <i>l.</i> 9 <i>s.</i> 4 <i>d.</i> per Share)	13,386	17	4
				Loans on Personal Security	10,093	1	5
				Loans on Statutory Public Rates	237,476	9	4
				Loans on Stock of the Association	1,513	1	11
				Office Furniture	420	-	-
				Stamps	93	16	3
				Agents' Balance	14	18	8
				Outstanding Premiums (since received)	94,372	7	2
				Outstanding Interest	4,304	2	9
				Interest accrued, but not yet payable	43,660	12	5
				Deposits with Colonial Banks	183,743	15	-
				Cash:			
				On Deposit in Banks	35,049	13	4
				On Current Bank Accounts	33,112	1	7
					68,161	14	11
	£. 3,889,531	2	5		£. 3,889,531	2	5

Stair, Chairman.
J. Don Wauchope, Director.
John Warrack, Director.
J. Turnbull Smith, Manager.

IMPERIAL LIFE INSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Imperial Life Insurance Company, for the Year ending 31st January 1892.

	£.	s.	d.		£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	1,646,969	8	10	Claims announced under Policies, less Sums Re-assured -	145,687	10	-				
Premiums, after deduction of Re-assurance Premiums -	122,159	11	4	Policies Paid during lifetime -	3,800	-	-				
				Children's Endowments matured -	400	-	-		149,887	10	-
Interest and Dividends -	69,543	19	1	Surrender of Policies, including 2,040 l. 10 s 9 d. for Cash Value of Bonuses (less Re-assurances) -	7,450	7	7				
Less Income Tax -	1,810	11	4	Surrender of Bonuses -	5,792	6	2				
Transfer and Assignment Fees -	56	3	-	Annuities, less Re-assurances -	-	-	-		13,242	13	9
Profit on realisation of Investments -	2,187	12	7	Commission, including Commuted Commission -	-	-	-		6,476	7	2
Balance of one-fifth of Surplus due to proprietors, undivided, per contra -	955	-	-	Expenses of Management (Ordinary) -	12,221	2	4		7,725	11	3
Consideration for Annuities granted (less Re-assurances) -	1,113	18	10	Special Agency Extension Charges -	5,000	-	-				
Gain on Exchange -	19	2	9	Quinquennial Valuation Expenses -	2,160	-	-				
				Dividend to Shareholders, paid out of their own Funds -	-	-	-		19,381	2	4
				Quinquennial Bonus to Shareholders -	22,500	-	-		7,500	-	-
				Less Interim Bonuses of 5 s. per Share paid for the Years 1887, 1888, 1889, and 1890 -	7,500	-	-		15,000	-	-
				Balance of Proprietors' Share of Surplus undivided -	-	-	-		955	-	-
				Bad Debt -	-	-	-		-	18	4
				Amount of Funds at the end of the Year, as per Second Schedule -	-	-	-		1,621,025	2	3
£.	1,841,194	5	1					£.	1,841,194	5	1

BALANCE SHEET

Of the Imperial Life Insurance Company, on 31st January 1892.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid-up	75,000	-	-	Mortgages on Property within the United Kingdom* -	622,574	15	6
Accumulations thereon -	125,592	17	1	Loans on Life Interests and Reversions -	178,269	1	5
	200,592	17	1	Loans on Rates, Tolls, and Rent-charges -	88,424	9	9
Assurance and Annuity Fund -	1,406,668	3	8	Loans on the Company's Policies (within their surrender Value) -	91,110	7	-
Investment Fluctuation Fund -	11,203	16	1	Amount placed on Deposit for fixed Periods -	100,000	-	-
Staff Pension Fund -	2,560	5	5	Investments:			
Total Funds as per First Schedule -	1,621,025	2	3	British Government Securities -	8,564	18	6
Claims announced but not paid -	51,130	8	-	Indian and Colonial Government Securities -	294,164	18	5
Proprietors' Dividends and Bonuses unclaimed -	49	4	-	Railway and other Debentures and Debenture Stocks -	181,657	11	9
Surrender Values unclaimed -	201	14	3	Railway Preference Shares -	7,500	-	-
Re-assurance Premiums unpaid -	565	13	6	House Property -	20,000	-	-
Annuities (less Re-assurances) unpaid -	127	6	8	Reversions and Life Interests -	6,532	5	4
Interest paid in advance -	465	10	3	Agents' Balances† -	11,920	15	9
Premiums paid in advance -	36	15	8	Outstanding Premiums at Head Office† -	8,700	-	8
Premiums in suspense -	209	5	6	Outstanding Interest -	4,283	15	8
Sundry Creditors -	1,963	3	-	Cash:			
£.	1,675,774	9	1	On Deposit at notice -	46,204	5	1
				In Hand and on Current Account -	4,579	18	4
					50,784	3	5
				Bills receivable -	1,159	4	3
				Scotch and Irish Drafts not cleared -	32	18	2
				Sundry Debtors -	95	3	6
				£.	1,675,774	9	1

* None of these in Ireland.

† Chiefly renewals due in December and January, since accounted for.

H. W. Prescott, Chairman.

John S. Hill, Director.

John H. Hale, Director.

Jas. Chisholm, Manager and Actuary.

WESTMINSTER AND GENERAL LIFE ASSURANCE ASSOCIATION.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Westminster and General Life Assurance Association, for the Year ending 31st December 1891.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year 1891 - - - -	524,221	7	10	Claims under Policies, including Bonuses (after deduction of Sums re-assured):			
Premiums (after deduction of Re-assurance Premiums) - - - -	53,404	11	10	By Death - - - -	36,075	8	2
Interest and Dividends - - - -	22,067	10	9	Endowments matured - - - -	1,850	-	-
Fines, Fees, &c. - - - -	88	9	3				
Rent - - - -	60	-	-	Surrenders - - - -			
Profit on Sale of Stock - - - -	12,424	15	7	Annuities - - - -			
Cash Bonuses written off - - - -	18	8	6	Commission - - - -			
				Expenses of Management - - - -			
				Income Tax - - - -			
				Dividends to Shareholders - - - -			
				Agent's Balance written off - - - -			
				Amount of Funds at the end of the Year 1891 (as per Second Schedule) - - - -			
£.	612,285	3	9				
				£.	612,285	3	9

BALANCE SHEET

Of the Westminster and General Life Assurance Association, on the 31st December 1891.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up and additions to 31st December 1891 - - - -	29,872	19	-	Mortgages on Property within the United Kingdom - - - -	49,626	-	-
Interest thereon payable to Shareholders for Dividend, 1891 - - - -	1,191	17	2	Loans on the Association's Policies - - - -	29,951	14	6
Reserve Fund (Loans on Personal Security) - - - -	654	18	9	Investments:			
Assurance Fund - - - -	526,173	17	7	British Government Securities - - - -	4,703	14	2
Total Funds, as per First Schedule - - - -	557,893	12	6	Indian and Colonial Government Securities - - - -	61,904	15	9
Claims admitted, but not paid (after deduction of Sums Re-assured) - - - -	9,353	8	-	Railway and other Debentures and Debenture Stocks - - - -	215,387	13	5
Unpaid Annuities - - - -	52	6	2	British Railway Preference Stock - - - -	10,409	9	9
„ Accounts - - - -	261	10	9	Railway Bonds (British Possessions) - - - -	3,401	5	6
„ Ground Rent - - - -	21	10	-	Railway Bonds (United States) - - - -	39,937	13	6
„ Cash Bonuses - - - -	331	13	5	Indian Railway Capital Stock (Guaranteed) - - - -	59,801	1	5
„ Surrender values - - - -	710	16	-	East Indian Railway Annuity, Class B. 450 l. per annum - - - -	10,000	-	-
„ Dividends - - - -	59	6	10	House Property (Offices, 28, King-street) - - - -	3,263	6	4
£.	568,684	3	8	Loans:			
				Parochial Rates - - - -	1,350	-	-
				Reversions - - - -	15,350	-	-
				Life Interests - - - -	20,090	3	9
				Personal Security - - - -	3,873	17	8
				Office Furniture - - - -	500	-	-
				Agents' Balances - - - -	1,324	5	3
				Outstanding Premiums - - - -	10,752	4	11
				„ Interest - - - -	8,122	2	8
				„ Rent - - - -	15	-	-
				Cash:			
				In hand and on Current Account - - - -	2,419	15	1
				On Deposit Account - - - -	15,600	-	-
				£.	568,684	3	8

Albert Mott, Chairman.
F. W. E. Nicolson, Deputy Chairman.
J. Timbrell Pierce, Director.
Ernest Woods, Actuary.

WESTMINSTER AND GENERAL LIFE ASSURANCE ASSOCIATION—*continued.*

(Fifth Schedule.)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Westminster and General Life Assurance Association, made by the Actuary.

I.

The date up to which the valuation is made :—31st December 1891.

II.

The rules of the Association, as revised and confirmed at an Extraordinary General Meeting of the Association, held 13th July 1875, provide—that at the expiration of every five years from the 31st December 1871, the clear profits of the Association during that period shall be ascertained and calculated in such manner as the Directors, under the advice of the Actuary, shall deem to be the most approved in similar cases at the time of making the calculation, and the principles upon which the distribution of profits among the policyholders are made are determined by the said Rules.

Assurances for the whole term of life are classified according to the office date of birth, which is obtained by deducting the age at entry from the year of entry, and the present values of the sums assured by the policies and the premiums payable on them ascertained. The values of the future net premiums are deducted from the values of the sums assured, and the difference taken as the liability of the Association in respect of such Assurances. All other Assurances are valued separately on the same principles.

The Immediate Annuities on single lives for the whole term are classified according to the age of the annuitant as on the last birthday, and the value of the Annuity at each age ascertained; other Annuities are valued separately.

The Assured entitled to participate, share in the amount divisible amongst them, in proportion to the Premiums they have paid since they last participated, previous additions to their Policies being treated as new assurances effected at the date of each addition.

III.

The tables of mortality used in the valuation :—The H.M. (Healthy Males) Table of the Institute of Actuaries for Assurances, and the Government Experience (1882) Tables for Annuities.

IV.

The rate or rates of interest assumed in the calculations :—Three per Cent.

V.

The proportion of Annual Premium Income reserved for future expenses and profits is the difference between the net three per cent. H.M. premiums and the premiums receivable by the Association.

VI.

THE CONSOLIDATED REVENUE ACCOUNT of the Westminster and General Life Assurance Association, for Five Years, commencing 1st January 1887, and ending 31st December 1891.

	£.	s.	d.		£.	s.	d.
Amount of Funds on 1st January 1887 (the beginning of the Period)	532,195	12	9	Claims under Policies including Bonuses (after deduction of Sums re-assured):			
Premiums, after deduction of Re-assurance Premiums	257,982	15	1	Claims by Death	232,719	8	2
Interest and Dividends	107,833	1	5	Endowments matured	7,600	-	-
Fines, Fees, &c.	285	14	3				240,319 8 2
Rent	300	-	-	Surrenders	-	-	17,031 9 3
Commission on Conversion of Stock	18	15	-	Annuities	-	-	21,342 - 6
Profit on Sale of Stock	14,403	2	-	Commission	-	-	14,917 16 8
Cash Bonuses written off	37	12	11	Expenses of Management	-	-	32,388 12 6
				Income Tax	-	-	2,135 12 8
				Dividends and Bonuses to Shareholders	-	-	10,671 16 2
				Bonuses on Policies paid in Cash	-	-	16,097 10 6
				Agents' Balances written off	-	-	55 19 8
				Written off Reserve Funds (Loans on Personal Security)	-	-	202 14 10
							355,163 - 11
				Amount of Funds on 31st December 1891, the end of the period, as per First Schedule	-	-	557,893 12 6
£.	913,056	13	5	£.	913,056	13	5

WESTMINSTER AND GENERAL LIFE ASSURANCE ASSOCIATION—*continued.*

VII.

SUMMARY AND VALUATION of Policies of the Westminster and General Life Assurance Association, as at 31st December 1891.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Assurances by Institute of Actuaries' H _M Table ; Annuities by Government Experience (1882) Tables— Interest at 3 per Cent.			
					Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES.								
I.—WITH PARTICIPATION IN PROFITS.								
Whole Term of Life - - -	3,261	1,255,068 19 3	35,838 - -	28,262 351	728,600	478,251	375,393	359,207
Joint Lives - - - - -	105	23,147 5 -	999 14 10	761 987	15,229	11,184	8,522	6,707
Ascending Premiums - - -	25	17,234 9 -	423 2 -	299 831	4,719	4,603	3,577	1,142
Limited and Commuted Premiums	114	49,851 4 -	1,762 12 11	1,479 767	26,847	14,385	12,010	14,837
Longest of Two or more Lives -	7	4,936 2 2	58 2 11	44 415	3,173	676	518	2,655
Endowment Assurances - - -	780	177,400 - -	7,804 19 3	6,285 692	100,504	108,186	87,003	13,501
Extra Premiums payable - - -	-	- - -	73 10 2	- - -	37	- - -	- - -	37
TOTAL Assurances with Profits - - - - }	4,292	1,527,637 19 5	46,955 2 1	37,134 0 43	879,109	617,285	487,023	399,086
II.—WITHOUT PARTICIPATION IN PROFITS.								
Whole Term of Life - - -	203	131,494 - -	4,434 16 4	3,873 737	79,738	51,722	43,209	34,529
Joint Lives - - - - -	6	1,250 - -	50 7 7	41 831	904	431	365	540
Ascending Premiums - - -	1	400 - -	4 18 4	3 224	15	16	11	4
Limited and Commuted Premiums	3	754 - -	- - -	- - -	426	- - -	- - -	426
Longest of Two or More Lives -	2	4,450 - -	97 16 8	80 339	3,248	837	685	2,563
Endowment Assurances - - -	291	66,300 - -	2,423 14 2	2,113 118	45,261	24,780	21,520	23,741
Endowments - - - - -	16	2,590 - -	87 6 10	78 608	1,830	712	619	1,211
Survivorships - - - - -	15	11,608 - -	142 4 6	106 348	903	835	582	821
Issue - - - - -	8	11,562 - -	- - -	- - -	368	- - -	- - -	368
Terms of Years - - - - -	9	7,000 - -	161 9 11	69 853	217	167	115	102
Extra Premiums payable - - -	-	- - -	1 - -	- - -	1	- - -	- - -	1
TOTAL Assurances without Profits - - - - }	554	237,403 - -	7,343 14 4	6,367 0 58	132,911	79,500	69,096	62,815
TOTAL Assurances - - -								
Deduct Re-assurances - - -	-	42,094 13 -	1,579 6 7	1,339 125	23,019	16,090	13,541	9,478
Net Amount of Assurances - - -	-	1,722,951 6 5	52,719 9 10	42,161 0 76	989,001	680,695	542,578	446,423
ANNUITIES.								
Per Annum.								
Immediate - - - - -	75	3,416 17 -	- - -	- - -	24,329	- - -	- - -	24,329
Contingent - - - - -	2	70 - -	17 11 -	14 532	230	45	88	192
TOTAL Results - - -	4,923	1,722,951 6 5 Per Annum. 3,486 17 -	52,737 - 10	42,176 508	1,013,560	680,740	542,616	470,944
Adjustment for Immediate Payment of Claims - - -								7,319
								£. 478,263

VALUATION BALANCE SHEET of the Westminster and General Life Assurance Association, as at 31st December 1891.

Net Liability under Assurance and Annuity Transactions (as per Summary Statement) - - - - -	£. s. d. 478,263 - -	Life Assurance Fund (as per Balance Sheet under Schedule No. 2) - - - - -	£. s. d. 526,173 17 7
Surplus - - - - -	47,910 17 7		
	£. 526,173 17 7		£. 526,173 17 7

WESTMINSTER AND GENERAL LIFE ASSURANCE ASSOCIATION—*continued.*

VIII.

Two years' premiums are required to have been actually or virtually paid on a policy before it is entitled to participate in the profits.

IX.

The results of the valuation showing :—

(1.) The total amount of profit made by the Company :—47,910*l.* 17*s.* 7*d.*

(2.) 38,328*l.* 14*s.* 1*d.* was divided among the policy-holders, and the number of policies which participated was 4,079; and the sums assured thereby 1,409,089*l.* -*s.* 9*d.*

(3.) Specimens of bonuses allotted to policies for 100*l.*, effected at the undermentioned ages, according to the various modes in which the bonus might be received.

I. PREVIOUS BONUSES applied to increase the Sum Assured.

POLICY IN FORCE.

Office Age at Entry.	FIVE YEARS.			TEN YEARS.		
	Cash.	Reversionary Addition.	Reduction of Annual Premium.	Cash.	Reversionary Addition.	Reduction of Annual Premium.
20	£. s. d. 1 7 -	£. s. d. 4 15 -	£. s. d. - 1 7	£. s. d. 1 9 -	£. s. d. 4 11 -	£. s. d. - 1 10
30	1 16 -	5 4 -	- 2 4	1 18 -	5 1 -	- 2 9
40	2 7 -	5 15 -	- 3 9	2 11 -	5 12 -	- 4 7
50	3 6 -	6 14 -	- 6 10	3 13 -	6 16 -	- 8 11

Office Age at Entry.	FIFTEEN YEARS.			TWENTY YEARS.		
	Cash.	Reversionary Addition.	Reduction of Annual Premium.	Cash.	Reversionary Addition.	Reduction of Annual Premium.
20	£. s. d. 1 10 -	£. s. d. 4 7 -	£. s. d. - 2 -	£. s. d. 1 11 -	£. s. d. 4 4 -	£. s. d. - 2 4
30	1 19 -	4 16 -	- 3 2	2 2 -	4 13 -	- 3 9
40	2 13 -	5 8 -	- 5 6	2 18 -	5 9 -	- 7 2
50	3 18 -	6 15 -	- 11 7	4 7 -	7 1 -	- 16 5

II. PREVIOUS BONUSES taken in Cash Payments or Reductions of Premium.

POLICY IN FORCE.

Office Age at Entry.	FIVE YEARS.			TEN YEARS.		
	Cash.	Reversionary Addition.	Reduction of Annual Premium.	Cash.	Reversionary Addition.	Reduction of Annual Premium.
20	£. s. d. 1 7 -	£. s. d. 4 15 -	£. s. d. - 1 8	£. s. d. 1 7 -	£. s. d. 4 7 -	£. s. d. - 1 9
30	1 16 -	5 4 -	- 2 5	1 16 -	4 15 -	- 2 7
40	2 7 -	5 15 -	- 3 10	2 7 -	5 5 -	- 4 3
50	3 6 -	6 14 -	- 6 10	3 6 -	6 3 -	- 8 1

Office Age at Entry.	FIFTEEN YEARS.			TWENTY YEARS.		
	Cash.	Reversionary Addition.	Reduction of Annual Premium.	Cash.	Reversionary Addition.	Reduction of Annual Premium.
20	£. s. d. 1 7 -	£. s. d. 3 19 -	£. s. d. - 1 10	£. s. d. 1 7 -	£. s. d. 3 13 -	£. s. d. - 2 -
30	1 16 -	4 6 -	- 2 10	1 16 -	3 19 -	- 3 3
40	2 7 -	4 16 -	- 4 11	2 7 -	4 8 -	- 5 9
50	3 6 -	5 14 -	- 9 10	3 6 -	5 7 -	- 12 5

Albert Mott, Chairman.
F. W. E. Nicolson, Deputy Chairman.
J. Timbrell Pierce, Director.
Ernest Woods, Actuary.

WESTMINSTER AND GENERAL LIFE ASSURANCE ASSOCIATION—*continued.*

(Sixth Schedule.)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the Westminster and General Life Assurance Association, on the 31st December 1891.

I.

The published table or tables of premiums for assurances for the whole term of life which were in use at the date above-mentioned.

AGE.	Annual Premium with Participation in Profits.	Annual Premium without Participation in Profits.	AGE.	Annual Premium with Participation in Profits.	Annual Premium without Participation in Profits.	AGE.	Annual Premium with Participation in Profits.	Annual Premium without Participation in Profits.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.
15	1 13 3	1 8 5	31	2 10 -	2 2 8	46	3 17 11	3 8 5
16	1 14 1	1 9 2	32	2 11 4	2 3 10	47	4 - 7	3 11 1
17	1 14 9	1 9 9	33	2 12 8	2 5 1	48	4 3 8	3 13 9
18	1 15 7	1 10 5	34	2 14 3	2 6 4	49	4 6 11	3 16 7
19	1 16 6	1 11 2	35	2 15 10	2 7 8	50	4 10 6	3 19 10
20	1 17 4	1 11 10	36	2 17 6	2 9 1	51	4 14 7	4 3 5
21	1 18 3	1 12 7	37	2 19 3	2 10 7	52	4 18 10	4 7 3
22	1 19 3	1 13 6	38	3 1 2	2 12 2	53	5 3 7	4 11 2
23	2 - 4	1 14 5	39	3 3 3	2 13 10	54	5 8 4	4 15 7
24	2 1 4	1 15 4	40	3 5 -	2 15 7	55	5 13 8	5 - 3
25	2 2 7	1 16 5	41	3 7 -	2 17 3	56	5 19 3	5 5 1
26	2 3 9	1 17 5	42	3 9 -	2 19 3	57	6 5 5	5 10 7
27	2 5 -	1 18 6	43	3 10 11	3 1 3	58	6 11 9	5 16 3
28	2 6 4	1 19 7	44	3 13 2	3 3 6	59	6 18 4	6 1 11
29	2 7 7	2 - 8	45	3 15 5	3 5 10	60	7 4 8	6 7 6
30	2 8 10	2 1 8						

II. and III.

The total amount assured on lives for the whole term of life, which were in existence at the date before mentioned.

The amount of premiums receivable annually for each year of life, after deducting the abatements made by the application of bonuses.

OFFICE AGE.	WITH PROFITS.				WITHOUT PROFITS.		
	Amount Assured.	Reversionary Bonus.	Ordinary Premiums.	Extra Premiums.	Amount Assured.	Ordinary Premiums.	Extra Premiums.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
15	500 - -	- -	8 6 3	-	-	-	-
16	- - -	- -	- -	- -	100 - -	1 10 11	-
17	100 - -	- -	1 13 3	-	-	-	-
18	1,200 - -	- -	20 9 -	-	-	-	-
19	500 - -	- -	8 17 11	-	-	-	-
20	200 - -	- -	3 6 6	-	-	-	-
21	550 - -	5 11 -	9 6 8	-	-	-	-
22	1,500 - -	- -	28 12 -	-	-	-	-
23	1,850 - -	- -	35 7 7	-	-	-	-
24	7,950 - -	- -	154 13 7	-	-	-	-
25	3,050 - -	1 18 -	60 17 11	2 12 6	200 - -	3 1 10	-
26	2,900 - -	2 18 -	58 17 5	-	-	-	-
27	6,500 - -	74 - -	133 14 9	- -	550 - -	10 3 8	1 - -
28	7,700 - -	4 18 -	163 15 3	- 10 -	-	-	-
29	25,700 - -	59 9 -	566 6 5	- -	500 - -	10 3 4	-
30	12,350 - -	49 - -	269 1 10	- -	500 - -	10 14 4	-
31	22,350 - -	39 19 -	522 8 4	- -	2,000 - -	43 15 -	-
32	18,200 - -	94 1 -	411 6 3	- -	300 - -	6 13 8	-

WESTMINSTER AND GENERAL LIFE ASSURANCE ASSOCIATION—*continued.*II. and III.—*continued.*

OFFICE AGE.	WITH PROFITS.				WITHOUT PROFITS.			
	Amount Assured.	Reversionary Bonus.	Ordinary Premiums.	Extra Premiums.	Amount Assured.	Ordinary Premiums.	Extra Premiums.	
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	
33	12,300 - -	141 - -	288 3 4	- -	1,000 - -	23 16 8	-	
34	19,050 - -	237 18 -	442 1 7	- -	1,000 - -	22 2 6	-	
35	24,050 - -	383 6 -	572 3 4	3 15 -	5,000 - -	118 11 8	-	
36	30,854 13 5	376 8 -	745 3 11	- -	100 - -	2 8 11	-	
37	27,300 - -	415 2 -	663 12 -	7 10 -	3,000 - -	82 10 -	-	
38	21,755 13 -	222 5 -	524 11 7	4 10 -	3,800 - -	83 8 5	-	
39	35,552 15 -	710 18 -	900 9 11	5 - -	10,750 - -	268 2 -	-	
40	27,250 - -	291 17 -	716 4 3	- -	1,550 - -	38 16 3	-	
41	31,500 - -	898 13 -	811 16 11	- -	2,250 - -	54 7 10	-	
42	27,727 15 -	720 2 -	735 7 4	- -	100 - -	3 4 -	-	
43	23,425 - -	652 12 -	615 18 3	- -	2,250 - -	63 1 -	-	
44	26,050 - -	713 10 -	701 2 2	- -	1,650 - -	42 - 6	-	
45	30,900 - -	887 14 -	830 5 7	- -	11,100 - -	333 17 1	-	
46	35,950 - -	1,011 2 -	1,006 16 4	- -	2,700 - -	65 2 4	-	
47	32,400 - -	1,033 7 -	909 5 1	18 15 -	3,800 - -	97 19 6	-	
48	30,100 - -	1,216 8 -	1,061 12 9	- -	1,050 - -	30 7 7	-	
49	22,400 - -	843 3 -	673 14 5	- -	3,300 - -	125 - -	-	
50	49,409 - -	2,003 8 5	1,476 8 11	- -	-	-	-	
51	33,701 12 -	1,349 5 -	1,010 13 9	- -	524 - -	14 7 -	-	
52	31,654 11 -	1,199 7 -	998 2 11	- -	7,350 - -	166 9 4	-	
53	31,295 - -	1,301 9 -	989 9 -	- -	1,700 - -	37 6 10	-	
54	24,234 5 -	1,146 3 -	779 9 5	26 5 -	3,050 - -	95 10 11	-	
55	30,677 - -	895 13 -	1,097 18 5	- -	800 - -	20 10 4	-	
56	31,342 - -	1,476 10 -	1,082 17 4	- -	2,100 - -	55 12 6	-	
57	24,048 14 -	1,479 8 -	725 2 11	- -	6,100 - -	187 2 5	-	
58	31,950 - -	1,483 14 -	1,086 6 3	- -	1,820 - -	60 4 8	-	
59	22,525 - -	2,271 17 -	744 1 2	- -	4,300 - -	159 5 4	-	
60	28,900 - -	2,437 5 -	1,007 15 1	- -	2,800 - -	77 17 2	-	
61	27,400 - -	1,201 14 -	920 - 2	- -	2,220 - -	74 8 5	-	
62	20,650 - -	1,798 13 -	810 17 7	- -	1,300 - -	51 3 7	-	
63	20,800 - -	976 17 1	677 8 6	- -	2,300 - -	108 11 7	-	
64	31,860 - -	2,716 10 10	1,183 12 8	- -	5,400 - -	190 9 4	-	
65	24,000 - -	1,896 16 -	1,047 12 6	- -	4,000 - -	118 18 8	-	
66	14,325 - -	1,890 10 2	465 10 7	- -	1,650 - -	64 6 6	-	
67	19,150 - -	2,937 2 5	615 18 7	- -	2,200 - -	83 17 4	-	
68	6,330 - -	605 17 -	288 15 11	- -	200 - -	5 13 6	-	
69	16,235 - -	1,135 7 1	614 5 2	- -	4,680 - -	151 14 11	-	
70	14,250 - -	1,135 3 7	533 15 4	- -	300 - -	8 1 8	-	
71	13,250 - -	1,287 16 -	429 9 8	- -	3,400 - -	166 19 8	-	
72	7,500 - -	629 1 4	281 10 10	- -	3,950 - -	148 17 1	-	
73	7,500 - -	1,397 15 7	222 18 8	- -	2,050 - -	123 4 2	-	
74	9,850 - -	1,648 18 -	340 4 7	- -	4,550 - -	515 - 5	-	
75	4,700 - -	559 15 10	137 4 2	- -	200 - -	8 1 4	-	
76	9,100 - -	2,024 18 -	331 7 4	- -	3,600 - -	166 1 4	-	
77	8,400 - -	1,396 11 11	299 19 3	- -	100 - -	3 15 4	-	
78	5,080 - -	1,237 15 10	217 9 7	- -	-	-	-	
79	1,900 - -	260 8 -	105 3 5	- -	100 - -	5 - 7	-	
80	9,100 - -	2,051 11 -	349 5 1	- -	600 - -	20 4 10	-	
81	1,066 13 4	90 2 4	43 18 -	- -	-	-	-	
82	3,650 - -	760 17 2	123 3 3	- -	-	-	-	
83	600 - -	66 13 -	23 10 4	- -	-	-	-	
84	2,500 - -	31 14 -	116 4 -	- -	100 - -	5 - 7	-	
£.	1,197,199 11 9	57,869 7 7	35,833 - -	68 17 6	131,494 - -	4,434 16 4	1 - -	

WESTMINSTER AND GENERAL LIFE ASSURANCE ASSOCIATION—*continued.*

RE-ASSURANCES.

I. RE ASSURANCES for the Whole Term of Life.

WITH PROFITS.					WITHOUT PROFITS.			
Office Age.	Sum Assured.	Reversionary Bonus.	Annual Premium.		Office Age.	Sum Assured.	Annual Premium.	
			Ordinary.	Extra.			Ordinary.	Extra.
	£. s. d.	£. s. d.	£. s. d.			£. s. d.	£. s. d.	
24	2,000 - -	- - -	38 3 4	—	35	2,000 - -	44 5 -	—
29	2,000 - -	30 - -	45 5 -	—	45	1,800 - -	56 17 -	—
31	2,000 - -	- - -	51 6 8	—	52	2,000 - -	43 - -	—
39	2,000 - -	- - -	60 13 4	—	57	2,000 - -	50 6 8	—
55	2,000 - -	- - -	99 11 8	—	58	1,000 - -	22 - -	—
60	2,000 - -	371 17 -	105 - -	—	61	553 12 -	28 7 6	—
62	1,000 - -	- - -	76 3 4	—	64	3,000 - -	109 5 -	—
65	2,000 - -	339 4 -	149 6 8	—	66	2,000 - -	48 18 4	—
					74	1,500 - -	210 - -	—
					80	2,000 - -	74 16 8	—
£.	15,000 - -	741 1 -	625 10 -	—	£.	17,853 12 -	687 16 2	—

IV., V., and VI.

The total amount assured under classes of assurance business other than for the whole term of life.

The amount of premiums receivable annually.

The total amount of premiums which has been received.

CLASS OF ASSURANCE.	WITH PROFITS.					Total Amount of Premiums Received.	WITHOUT PROFITS.				Total Amount of Premiums Received.
	Amount Assured.	Reversion- ary Bonns.	Premiums Receivable Annually.		Amount Assured.		Premiums Receivable Annually.				
			Ordinary.	Extra.			Ordinary.	Extra.			
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£.	£. s. d.	£.	£. s. d.		
Ascending - - - -	17,050 - -	184 9 -	423 2 -	- - -	2,871 11 10	400	4 18 4	- - -	4 18 4		
Limited - - - -	48,594 9 -	1,256 15 -	1,762 12 11	- - -	15,824 9 -	754	- - -	- - -	435 15 3		
Joint Lives - - - -	22,075 - -	1,072 5 -	999 14 10	- - -	13,545 18 -	1,250	50 7 7	- - -	1,162 16 1		
Longest of two or more Lives -	4,200 - -	736 2 2	58 2 11	- - -	2,187 14 11	4,450	97 16 8	- - -	3,422 10 -		
Endowment Assurances - - -	177,400 - -	- - -	7,804 19 3	4 12 8	25,592 9 4	66,300	2,423 14 2	- - -	28,598 19 3		
Endowments - - - -	- - -	- - -	- - -	- - -	- - -	2,590	87 6 10	- - -	990 13 9		
Survivorships - - - -	- - -	- - -	- - -	- - -	- - -	11,608	142 4 6	- - -	1,628 - 6		
Issue - - - -	- - -	- - -	- - -	- - -	- - -	11,562	- - -	- - -	410 - -		
Terms of Years - - - -	- - -	- - -	- - -	- - -	- - -	7,000	101 9 11	- - -	249 11 11		
TOTAL - - - £.	269,319 9 -	3,249 11 2	11,048 11 11	4 12 8	60,022 3 1	105,914	2,907 18 -	- - -	36,841 5 1		

STATEMENT of Re-assurances, corresponding to the Statement of Assurances.

Ascending - - - -	2,000 - -	- - -	40 16 8	- - -	163 6 8	- - -	- - -	- - -	- - -
Limited - - - -	2,000 - -	- - -	146 3 4	- - -	438 10 -	- - -	- - -	- - -	- - -
Longest of two or more Lives -	- - -	- - -	- - -	- - -	- - -	2,000	40 - -	- - -	1,620 - -
Term of Years - - - -	- - -	- - -	- - -	- - -	- - -	2,500	30 - 5	- - -	39 - 5
TOTAL - - - £.	4,000 - -	- - -	187 - -	- - -	601 16 8	4,500	70 - 5	- - -	1,659 - 5

WESTMINSTER AND GENERAL LIFE ASSURANCE ASSOCIATION—*continued.*

VII.

The TOTAL Immediate Annuities were 3,416 *l.* 17 *s.*

ON SINGLE LIVES.

AGE.	Amount.	AGE.	Amount.	AGE.	Amount.	AGE.	Amount.
	£. s. d.		£. s. d.		£. s. d.		£. s. d.
46	50 - -	62	31 10 9	72	94 10 -	81	715 3 6
50	60 - -	64	110 17 7	73	159 18 8	83	15 9 -
53	50 - -	65	38 - 10	74	75 17 10	84	82 2 4
54	60 - -	66	63 3 8	75	54 14 -	85	94 4 7
55	60 - -	67	33 2 5	76	100 - -	Joint Lives and Survivor.	£. 3,314 11 4
57	50 - -	68	267 11 9	77	40 1 3		
58	100 - -	69	141 15 8	78	322 8 5		102 5 8
59	27 16 -	70	100 - -	79	48 10 9		
60	60 - -	71	76 17 8	80	130 14 8	£.	3,416 17 -

VIII.

ANNUITIES other than those specified under Heading No. 7.

Description of Transactions.	Amount of Annuity.	Annual Premiums.	Total Amount of Premiums received.	Consideration Money.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Joint Lives and Survivor - - -	102 5 8	- - -	- - -	1,540 12 -
Contingent - - - - -	70 - -	17 11 -	745 6 10	-

IX.

				£. s. d.
On the 31st December 1887 the investments yielded	-	-	4 4 -	per cent.
" " 1888	"	"	4 4 7	"
" " 1889	"	"	4 1 6	"
" " 1890	"	"	4 2 -	"
" " 1891	"	"	4 1 7	"

X.

The minimum value allowed for the surrender of Policies effected for the whole term of life on which three or more premiums have been paid is 25 per cent. of the amount of the premiums received on them, exclusive of extra premium, but the actual value is the result of a calculation made for each particular case.

The sum allowed for the surrender of Endowment or Endowment Assurance Policies (after the receipt of three annual premiums) is usually not less than one-half of the premiums received.

(Note.)

The Association does not transact business at other than European rates.

When an increased rate of premium is charged for an Assurance, in consequence of the expectation of the life being estimated by the medical officer as below the average, the Policy is valued as though the age corresponding to the increased rate had been the real age of the life assured when the Policy was effected.

26 July 1892.

Albert Mott, Chairman.
F. W. E. Nicolson, Deputy-Chairman.
J. Timbrell Pierce, Director.
Ernest Woods, Actuary.

METHODIST AND GENERAL ASSURANCE SOCIETY (LIMITED).

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Methodist and General Assurance Society (Limited), for the Year ended 31st December 1891.

	£. s. d.		£. s. d.
Amount of Funds at the beginning of the Year - - - - -	820 5 9	Claims under Policies - - - - -	44 - -
Premiums - - - - -	55 3 7	Surrenders - - - - -	713 10 -
Consideration for Annuities granted - -	5,352 3 9	Annuities - - - - -	42 8 9
Interest and Dividends - - - - -	55 8 9	Commission - - - - -	7 11 1
		Expenses of Management - - - - -	151 15 4
		Amount of Funds at the end of the Year, as per Second Schedule - - - - -	5,332 16 8
£.	6,292 1 10	£.	6,292 1 10

BALANCE SHEET

Of the Methodist and General Assurance Society (Limited), on 31st December 1891.

LIABILITIES.	£. s. d.	ASSETS.	£. s. d.
Life Assurance and Annuity Fund - - -	5,332 16 8	Mortgages on Property within the United Kingdom - - - - -	6,630 10 9
Total Funds, as per First Schedule - - -	5,332 16 8	Investment:—	£. s. d.
Other sums owing by the Society - - -	3,122 1 1	Railway and other Debentures - - - - -	1,004 10 -
		Bank Shares - - - - -	100 - -
		Loans upon Personal Security - - - - -	267 13 7
		Cash on Current Account - - - - -	452 3 5
£.	8,454 17 9	£.	8,454 17 9

W. Bramwell Booth, Chairman.
 Geo. Lampard, } Directors.
 Ed. Higgins, }
 Ernest A. Bremner, Managing Director.

PELICAN LIFE INSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Pelican Life Insurance Company, for the Year ending 31st December 1891.

(Including Receipts and Payments on Capital Account in consequence of passing of "The Pelican Life Insurance Company's Act, 1891.")

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	1,365,859	-	2	Claims under Policies (after deduction of Sums Re-assured):			
Premiums (after deduction of Re-assurances)	95,957	-	7	Life Assurances - - - - -	116,174	8	6
Interest and Dividends, less Income Tax -	53,501	-	2	Endowments Matured - - - - -	400	-	-
Profit on Investments realised - - -	1,514	2	9	Surrenders - - - - -	5,001	4	2
Assignment and Transfer Fees - - -	87	16	2	Annuities - - - - -	25	-	-
Paid up (1 <i>l.</i> per Share) on 1,762 New Shares issued - - - - -	1,762	-	-	Commission - - - - -	4,179	17	9
Premium on 1,762 New Shares - - - -	2,643	-	-	Expenses of Management, including Valuation Expenses	£.	s.	d.
				Pensions to Retired Officers -	9,658	7	4
				Expenses in connection with new Act of Parliament -	620	-	-
					1,066	11	1
					11,344	18	5
				Bonuses taken by Assured in Permanent Abatement of Premiums - - - - -	2,112	11	7
				Bonuses taken by Assured in Cash - - -	14,199	12	-
				Dividend and Quinquennial Bonus to Shareholders, declared May 1891 - - -	23,390	-	-
				Return to Proprietors, made March 1891, of 12 <i>l.</i> 10 <i>s.</i> per Share on 4,678 Old Shares -	58,475	-	-
				Amount of Funds at the end of the Year, as per Second Schedule - - - - -	1,286,021	7	5
£.	1,521,323	19	10	£.	1,521,323	19	10

BALANCE SHEET

Of the Pelican Life Insurance Company, on the 31st December 1891.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance Funds - - - - -	1,081,802	1	-	Mortgages on Property within the United Kingdom - - - - -	179,810	14	10
Shareholders' Funds:				Loans on Life Interests and Reversions -	295,646	6	10
Capital, 1,000,000 <i>l.</i> of which is paid-up -	100,000	-	-	Loans on the Company's Policies - - -	38,811	12	-
Provisional Fund - - -	104,219	6	5	Investments:			
	204,219	6	5	British Government Securities - - -	48,187	10	6
Total Funds, as per First Schedule - -	1,286,021	7	5	Colonial Government Securities - - -	99,595	-	-
Claims admitted but not paid - - -	21,802	12	6	Foreign Government Securities - - -	50,154	5	-
Annuity outstanding - - - - -	25	-	-	Foreign Municipal Bonds - - - - -	18,360	-	-
				Railway and other Debentures and Debenture Stocks - - - - -	245,042	9	6
				Railway and other Shares (Preference and Ordinary) - - - - -	224,581	6	3
				House Property (Freehold) - - - - -	30,647	7	10
				Loans upon Personal Security - - - -	42,281	1	2
				Agents' Balances - - - - -	7,598	16	8
				Outstanding Premiums - - - - -	4,505	13	6
				Outstanding Interest - - - - -	2,657	10	1
				Interest accrued, but not due - - -	6,747	-	8
				Cash in hand, and on Current Account -	13,622	5	1
£.	1,307,848	19	11	£.	1,307,848	19	11

Examined and found correct,
Turquand, Youngs, Weise, Bishop & Clarke,
Auditors.

Hampden, Chairman.
H. L. Holland, } Directors,
Seymour P. Bouverie, }
Robert C. Tucker, Actuary and Secretary,
Principal Officer.

METROPOLITAN LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Metropolitan Life Assurance Society, for the Year ending 31st December 1891.

Amount of Funds at the beginning of the Year :	£.	s.	d.		£.	s.	d.	£.	s.	d.	
Assurance Fund - - - - -	1,942,839	6	3	Claims by Death - - - - -	120,348	-	-				
Investments Reserve Fund - - - - -	12,000	-	-	Claims by Endowment Assurances matured - - - - -	200	-	-	120,548	-	-	
	1,954,839	6	3	Surrenders - - - - -	-	-	-	6,309	6	2	
Premiums - - - - -	161,031	19	7	Expenses of Management - - - - -	£.	s.	d.				
Interest and Dividends - - - - -	80,091	7	11	Pensions - - - - -	9,035	9	-	9,135	9	-	
Profit on realisation of Securities - - - - -	1,186	7	8	Allowance in reduction of Premiums - - - - -	-	-	-	73,144	7	2	
				Property and Income Tax - - - - -	-	-	-	2,215	2	3	
				Amount of Funds at the end of the Year :							
				Assurance Fund - - - - -	£.	s.	d.				
				Investments Reserve Fund - - - - -	1,972,796	16	10				
					13,000	-	-	1,985,796	16	10	
£.	2,197,149	1	5					£.	2,197,149	1	5

General Note.—This society being a mutual association, has no proprietary to share in the surplus funds. It has never granted annuities, has no re-assurances with other offices, has never paid commission for the introduction of business, and has never employed agents.

BALANCE SHEET

Of the Metropolitan Life Assurance Society, on the 31st December 1891.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance Fund - - - - -	1,972,796	16	10	Mortgages on Property within the United Kingdom - - - - -	167,210	-	-
Investments Reserve Fund - - - - -	13,000	-	-	Mortgages on Life Interests and Reversions - - - - -	46,666	5	-
Total Funds, as per First Schedule - - - - -	1,985,796	16	10	Mortgages on Poor Rates - - - - -	614,788	13	10
Claims admitted but not yet paid - - - - -	13,150	-	-	Mortgages on General District Rates - - - - -	172,425	11	1
Premiums paid in advance - - - - -	184	15	-	Loans on the Society's Policies (within their Surrender Value) - - - - -	165,884	-	-
				Colonial and Provincial Government Securities - - - - -	125,076	4	9
				British Railway Debenture Stock - - - - -	4,500	-	-
				Colonial and American Railway Bonds and Debenture Stocks - - - - -	194,805	16	9
				Colonial, Municipal, and other Debentures, and Debenture Stocks - - - - -	178,106	5	9
				Freehold Land - - - - -	23,950	16	11
				House Property : Office Premises - - - - -	23,216	19	3
				Rent-charges - - - - -	234,816	10	8
				Outstanding Premiums - - - - -	801	14	9
				Outstanding Interest, due and payable - - - - -	£.	s.	d.
				Outstanding Interest, accrued but not yet payable - - - - -	261	11	11
					25,496	7	10
					25,757	19	9
				Cash on Deposit - - - - -	4,000	-	-
				Cash in hand and on Current Account - - - - -	17,124	13	4
					21,124	13	4
£.	1,999,131	11	10	£.	1,999,131	11	10

F. Harwood Lescher, Chairman in rotation.
George R. Burnett, Director.
W. S. Deacon, Director.
Arthur Pearson, Actuary, Principal Officer.

METROPOLITAN LIFE ASSURANCE SOCIETY—*continued.*

(Fifth Schedule.)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies of the Metropolitan Life Assurance Society, made by the Actuary.

I.

The date up to which the valuation is made is the 31st December 1891.

II.

The principles upon which the valuation and distribution of profits among the policy-holders are made are determined by the Society's Regulations 53 to 55, which direct (inter alia) that:—

A valuation account of the affairs of the Society shall be made out and stated for every year up to the night of the 31st of December in such manner as shall appear to the Directors best adapted for ascertaining the amount of abatement of premiums that may be made with safety to the Society during the year commencing on the ensuing 5th of April.

Such amount of abatement of premiums shall be apportioned amongst the members who shall have paid the premium for five years, and other persons entitled by the terms of their policies to participate who shall also have paid the premium for five years, and the apportioned amounts shall be allowed to them respectively by way of diminution of premium for the year on their respective policies, having regard to the series to which they respectively belong, and they shall have no claim to participate in any other form.

The rule and scale of division as between each series of policy-holders entitled as aforesaid, shall be according to the resolutions authorising the series, and the rule and scale of division as between the policy-holders of each series shall be the amount of premium for one year on the policy for the whole life at the time of admission.

The table of mortality used in the valuation and the rate of interest assumed in the calculations have been determined by the regulations of the Court of Directors.

III.

The table of mortality used in the valuation is the Institute of Actuaries' H^x Life Table.

IV.

The rate of interest assumed in the calculations is $3\frac{1}{2}$ per cent.

V.

The proportion of the annual premium income reserved as a provision for future profits, *i.e.*, abatement of premiums, is in the case of participating policies 80,706*l.*, or 51·7 per cent.; and in the case of non-participating policies, the difference between the office and the net risk premiums; together equal in present value to a sum of 959,325*l.* No reserve is made for future expenses, the excess of interest on the assets of the Society, over that assumed in the valuation, and the profits on non-participating assurances and from other sources, being considered sufficient provision for such purpose.

VI.

CONSOLIDATED REVENUE ACCOUNT of the Metropolitan Life Assurance Society, for the Three Years ending 31st December 1891.

	£.	s.	d.		£.	s.	d.	£.	s.	d.
Amount of Funds at the beginning of the Period :										
Assurance Fund -	1,864,771	18	9							
Investments Reserve Fund -	6,636	2	5							
				1,871,408	1	2				
Premiums -				482,188	10	6				
Interest and Dividends -				237,959	2	6				
Fines for revival of Policies -				50	18					
Profit on realisation of Securities -				9,737	8	4				
				£.	2,601,344	-	6			
Claims by Death -	334,087	-	-							
Claims by Endowment Assurances matured -	1,700	-	-					335,787	-	-
Surrenders -								23,567	1	3
Expenses of Management -										
Pensions -										
Allowance in reduction of Premiums								27,812	16	10
Property and Income Tax -								221,801	16	9
Amount of Funds at the end of the Period :								6,578	8	10
Assurance Fund -	1,972,796	16	10							
Investments Reserve Fund -	13,000	-	-							
								1,985,796	16	10
				£.	2,601,344	-	6			

General Note.—This Society being a mutual association has no proprietary to share in the surplus funds. It has never granted annuities, has no re-assurances with other offices, has never paid commission for the introduction of business, and has never employed agents.

METROPOLITAN LIFE ASSURANCE SOCIETY—continued.

VII.

SUMMARY AND VALUATION of the Policies of the Metropolitan Life Assurance Society, as at 31st December 1891.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured.	Office Yearly Premiums.	Net Yearly Premiums.*	Value by the Institute of Actuaries' (HM) Life Table; Interest, 3½ per Cent.			
					Sums Assured.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES.								
I.—WITH PARTICIPATION IN PROFITS.		£.	£. s. d.	£. s. d.	£.	£.	£.	£.
For Whole Term of Life -	6,637	5,272,663	156,079 13 8	75,374 - -	2,912,765	1,958,639	1,001,977	1,910,788
Extra Premiums payable † -	-	-	308 5 -	-	-	-	-	-
TOTAL Assurances with Profits - - - }	6,637	5,272,663	156,387 18 8	75,374 - -	2,912,765	1,958,639	1,001,977	1,910,788
II.—WITHOUT PARTICIPA- TION IN PROFITS.								
For Whole Term of Life -	33	34,152	841 19 10	737 17 -	19,524	10,383	9,093	10,431
Limited Payments - -	2	400	18 15 10	17 11 -	186	130	121	65
Endowment Assurances -	61	24,400	1,277 5 4	1,178 17 5	17,938	9,710	8,939	8,999
Term - - - - -	3	6,300	68 4 2	48 16 10	157	172	122	35
Joint Life - - - -	4	5,100	212 6 4	186 8 10	3,604	1,608	1,425	2,179
Last Survivor - - -	6	5,300	93 4 6	79 11 5	2,484	1,413	1,204	1,280
Contingent - - - -	8	5,600	101 6 -	81 3 -	719	720	569	150
Extra Premiums payable † -	-	-	15 - -	-	-	-	-	-
TOTAL Assurances with- out Profits - - }	117	81,252	2,628 2 -	2,330 5 6	44,012	24,136	21,473	22,539
TOTAL Assurances - -	6,754	5,353,915	159,016 - 8	77,704 5 6	2,956,777	1,982,775	1,023,450	1,933,327

* Note.—Net yearly premiums, with profits, estimated as equal to office yearly premiums, less 51·7 per cent.

† Note.—The above extra premiums payable are for military and naval service beyond the limits of the United Kingdom, mercantile marine service and residence in certain foreign countries.

VALUATION BALANCE SHEET of the Metropolitan Life Assurance Society, as at 31st December 1891.

	£. s. d.		£. s. d.
Net Liability under Assurance Transactions (as per Summary Statement provided in Schedule 5) - - - - -	1,933,327 - -	Life Assurance Fund (as per Balance Sheet under Schedule 2) - - - - -	1,972,796 16 10
Surplus (see Note below) - - - -	39,469 16 10		
£.	1,972,796 16 10	£.	1,972,796 16 10

Note.—The above surplus of 39,470*l.* does not set out the total surplus fund of the society at this date. In estimating the "net liability" under the policies (see statement above), credit is taken only for the value of the net premium (1,023,450*l.*) required with the funds in hand, to meet the risk under the assurance contracts, and the difference between that sum and the value of the gross premiums (1,982,775*l.*), namely, 959,325*l.*, must be taken with the above balance, together 998,795*l.*, as representing the total present and future surplus on the existing policies. Of this amount the sum only of 73,530*l.* is to be applied to the abatement of participating premiums payable in the year 1892-3, as stated in Fifth Schedule, question No. 9.

METROPOLITAN LIFE ASSURANCE SOCIETY—continued.

VIII.

Policies effected with participation in profits are entitled to share in the surplus funds or profits after payment of the premium for five years. The profits are apportioned exclusively to the reduction of premiums, no reversionary bonuses being added to the sums assured.

IX.

The results of the valuation do not show the total amount of profit made by the Society, the object of the valuation not being to distribute accumulated surplus, but to ascertain what proportion of the premiums payable by the assured it is possible to forego the receipt of during the ensuing year. In this way—

(1) and (2.) The Society has allowed during the three years ending 31st December 1891, an abatement of premium to the amount of 221,801*l.* 16*s.* 9*d.* For the year 1892-93, 5,710 policies for the sum of 4,578,163*l.*, the ordinary annual premiums on which amount to 134,578*l.* 10*s.* 5*d.*, will be entitled to an abatement of premium to the amount of 73,530*l.*

(3.) The premiums payable during the year commencing 5th April, 1892, on participating policies of five years' standing and upwards effected at any age, will be reduced at the rates following, viz. :—

70 per cent., policies having been in force 25 to 57 years.

55 per cent., policies in force 13 to 25 years.

40 per cent., policies in force 5 to 13 years.

F. Harwood Lescher, Chairman in rotation.

George R. Burnett, Director.

W. S. Deacon, Director.

Arthur Pearson, Actuary, Principal Officer.

(Sixth Schedule.)

Statement of the LIFE ASSURANCE BUSINESS of the Metropolitan Life Assurance Society, on the 31st December 1891.

I.

The published TABLES of PREMIUMS for Assurances for the Whole Term of Life, which are in use at the Date above mentioned.

Age next Birthday.	Annual Premium, with Profits.	Annual Premium, without Profits.	Age next Birthday.	Annual Premium, with Profits.	Annual Premium, without Profits.	Age next Birthday.	Annual Premium, with Profits.	Annual Premium, without Profits.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.
18	1 17 11	—	34	2 15 8	2 5 8	50	4 12 —	3 19 9
19	1 18 8	—	35	2 17 5	2 7 —	51	4 16 1	4 3 1
20	1 19 6	1 13 1	36	2 19 1	2 8 4	52	5 — 5	4 6 9
21	2 — 5	1 13 8	37	3 — 9	2 9 9	53	5 4 10	4 10 8
22	2 1 3	1 14 4	38	3 2 7	2 11 3	54	5 9 5	4 14 9
23	2 2 1	1 15 —	39	3 4 5	2 12 10	55	5 14 —	4 19 2
24	2 3 —	1 15 9	40	3 6 4	2 14 6	56	5 19 6	5 3 10
25	2 4 —	1 16 6	41	3 8 5	2 16 5	57	6 5 1	5 8 10
26	2 5 1	1 17 4	42	3 10 9	2 18 5	58	6 10 10	5 14 1
27	2 6 1	1 18 3	43	3 13 4	3 — 8	59	6 16 9	5 19 9
28	2 7 3	1 19 2	44	3 16 2	3 2 11	60	7 2 10	6 5 9
29	2 8 5	2 — 2	45	3 18 11	3 5 4	61	7 10 5	6 12 2
30	2 9 9	2 1 2	46	4 1 3	3 7 11	62	7 18 2	6 19 —
31	2 11 1	2 2 2	47	4 3 10	3 10 8	63	8 6 1	7 6 3
32	2 12 7	2 3 3	48	4 6 5	3 13 6	64	8 14 3	7 13 11
33	2 14 1	2 4 5	49	4 9 2	3 16 7	65	9 2 7	8 2 1

METROPOLITAN LIFE ASSURANCE SOCIETY—continued.

II. and III.

The total amount assured on lives for the whole term of life, which are in existence at the date above mentioned.

The amount of premiums receivable annually for each year of life, after deducting the abatements made by the application of bonuses (the abatement of premium by application of profits takes effect in this Society for the term of one year only).

AGES.	WITH PROFITS.			WITHOUT PROFITS.		
	Amount Assured.	Annual Premium.		Amount Assured.	Annual Premium.	
		Ordinary.	Extra.		Ordinary.	Extra.
	£.	£. s. d.	£. s. d.	£.	£. s. d.	£. s. d.
18	300	5 13 9	—	—	—	—
19	200	3 17 4	—	—	—	—
20	2,450	47 14 3	—	—	—	—
21	1,900	36 13 2	25 — —	—	—	—
22	10,550	208 13 1	25 — —	—	—	—
23	13,050	262 4 5	7 10 —	—	—	—
24	19,100	393 13 2	5 — —	—	—	—
25	26,150	550 15 5	—	—	—	—
26	22,700	489 9 1	—	—	—	—
27	18,650	404 14 1	3 — —	5,500	92 7 1	—
28	29,850	650 5 —	5 — —	—	—	—
29	43,250	961 17 2	10 — —	—	—	—
30	73,400	1,649 7 10	25 10 —	—	—	—
31	77,300	1,713 14 10	13 15 —	—	—	—
32	62,700	1,489 6 9	7 — —	—	—	—
33	63,350	1,485 7 1	15 — —	—	—	—
34	98,850	2,361 9 9	38 — —	—	—	—
35	92,400	2,287 10 5	37 10 —	—	—	—
36	92,550	2,285 11 2	35 — —	—	—	—
37	126,150	3,191 4 11	—	700	—	—
38	103,900	2,604 15 1	16 — —	—	—	—
39	115,475	2,994 17 10	20 — —	3,000	79 5 —	—
40	108,425	2,838 10 5	—	—	—	—
41	129,700	3,347 4 10	15 — —	—	—	—
42	105,000	2,701 15 1	—	5,000	153 2 6	—
43	106,963	3,020 10 8	5 — —	—	—	—
44	137,875	3,757 3 10	—	—	—	—
45	142,550	3,810 8 3	—	—	—	—
46	138,650	3,930 18 3	—	669	—	—
47	183,150	5,194 6 8	—	—	—	—
48	172,750	4,916 1 9	—	—	—	—
49	191,400	5,632 — 6	—	—	—	—
50	133,555	3,986 7 8	—	100	1 10 8	—
51	125,800	3,920 2 2	—	500	7 13 9	—
52	150,500	4,562 10 6	—	100	—	—
53	161,450	5,072 5 6	—	—	—	—
54	153,050	4,755 15 9	—	300	5 7 1	—
55	142,000	4,385 12 2	—	—	—	—
56	150,800	4,794 8 10	—	—	—	—
57	111,250	3,368 3 10	—	1,000	20 11 8	—
58	111,669	3,548 6 —	—	4,000	157 6 8	—
59	103,125	3,323 5 9	—	—	—	—
60	93,781	2,950 12 8	—	200	3 1 4	—
61	85,300	2,794 9 4	—	100	1 10 8	—
62	87,899	2,681 2 5	—	200	3 1 4	—
63	82,981	2,677 7 11	—	—	—	—
64	85,600	3,036 17 4	—	—	—	—
65	60,850	1,960 18 1	—	7,000	182 2 6	—
66	104,249	3,579 9 8	—	—	—	—

METROPOLITAN LIFE ASSURANCE SOCIETY—*continued.*II. and III.—*continued.*

AGES.	WITH PROFITS.			WITHOUT PROFITS.		
	Amount Assured.	Annual Premium.		Amount Assured.	Annual Premium.	
		Ordinary.	Extra.		Ordinary.	Extra.
	£.	£. s. d.	£. s. d.	£.	£. s. d.	£. s. d.
67	113,396	4,527 19 3	- - -	100	—	—
68	58,297	2,053 7 8	- - -	800	17 10 10	—
69	80,500	2,683 7 -	- - -	1,600	79 - 11	—
70	37,948	1,274 - 6	—	—	—	—
71	58,146	1,902 7 2	—	—	—	—
72	57,149	1,906 13 3	—	—	—	—
73	36,199	1,104 7 6	—	—	—	—
74	42,800	1,415 13 6	- - -	160	—	—
75	57,197	2,157 12 -	- - -	1,000	18 15 -	—
76	39,898	1,411 18 6	—	—	—	—
77	39,647	1,329 12 9	- - -	100	2 5 3	—
78	47,400	1,901 19 4	- - -	150	3 3 2	—
79	11,799	350 3 5	—	—	—	—
80	26,298	1,003 12 1	- - -	499	14 4 5	—
81	20,999	894 19 8	—	—	—	—
82	12,397	506 19 4	—	—	—	—
83	14,800	540 5 6	—	—	—	—
84	13,100	578 8 10	—	—	—	—
85	11,700	363 18 2	- - -	320	—	—
86	11,700	507 4 9	—	1,054	—	—
87	5,800	217 9 11	—	—	—	—
88	2,500	98 11 8	—	—	—	—
89	4,098	171 10 2	—	—	—	—
90	7,500	231 13 9	—	—	—	—
91	—	—	—	—	—	—
92	2,000	95 3 4	—	—	—	—
93	3,100	128 15 10	—	—	—	—
94	—	—	—	—	—	—
95	—	—	—	—	—	—
96	—	—	—	—	—	—
97	1,248	78 - 9	—	—	—	—
98	500	18 6 8	—	—	—	—
£.	5,272,663	156,079 13 8	308 5 -	34,152	841 19 10	—

IV., V., and VI.

The total amount assured under classes of assurance business, other than for the whole term of life.

The amount of premiums receivable annually.

The total amount of premiums which have been received.

DESCRIPTION OF ASSURANCES.	Sums Assured.	Ordinary Annual Premiums.	Extra Premiums.	Total Amount of Ordinary Premiums Received.
With Profits * - - - - -	Nil -	Nil -	Nil -	Nil.
Without Profits :	£.	£. s. d.	£. s. d.	£. s. d.
Limited Payments - - - - -	400	18 15 10	- -	62 9 2
Endowment Assurances - - - - -	24,400	1,277 5 4	15 - -	9,153 13 4
Term - - - - -	6,300	68 4 2	- -	261 19 2
Joint Life - - - - -	5,100	212 6 4	- -	4,648 12 8
Last Survivor - - - - -	5,300	93 4 6	- -	1,507 - 2
Contingent - - - - -	5,600	101 6 -	- -	666 10 -
TOTAL - - - £.	47,100	1,771 2 2	15 - -	16,300 4 6

* Note.—By the constitution of the Society, assurances with profits are confined exclusively to those for the whole term of life. See Fifth Schedule.

The Society has no re-assurances with other offices.

METROPOLITAN LIFE ASSURANCE SOCIETY—*continued.*

VII and VIII.

The Society has never granted annuities on lives.

IX.

The average rate of interest at which the Assurance Fund was invested,—

	£.	s.	d.	
On the 31st December 1889, was	4	1	7	per cent.
On the 31st December 1890, was	4	2	10	"
On the 31st December 1891, was	4	1	4	"

X.

SURRENDER VALUES allowed for the Year 1892-93, of Policies for 1,000 *l.* effected for the Whole Term of Life with Participation in Profits.

AGE AT ENTRY.	DURATION OF THE POLICY.						
	5 Premiums paid.	10 Premiums paid.	15 Premiums paid.	20 Premiums paid.	25 Premiums paid.	30 Premiums paid.	35 Premiums paid.
	£.	£.	£.	£.	£.	£.	£.
20	36	68	150	212	280	377	453
30	48	92	210	293	381	497	581
40	65	142	293	399	501	628	711
50	90	214	398	522	631	745	805
60	138	302	514	638	728	836	—

Policies effected for the whole term of life, without participation in profits, upon which two or more years' premiums have been paid, are, at this date, purchased at a minimum value of 30 per cent. of the ordinary annual premiums paid, the actual value allowed ranging between 30 and 80 per cent. thereof, according to the age of the life assured and the length of time the assurance has been in force,

SURRENDER VALUES, allowed for the Year 1892-93, of Endowment Assurances for 1,000 *l.*, payable at Death, or on attaining the Age of 60 Years without Participation in Profits.

AGE AT ENTRY.	DURATION OF THE POLICY.			
	5 Premiums paid.	10 Premiums paid.	15 Premiums paid.	20 Premiums paid.
	£.	£.	£.	£.
20	31	62	156	266
30	43	160	311	493
40	130	359	640	—

The Society has never issued Endowment Policies.

(Note.)

No Policies have been issued by the Society at other than European rates, the extra premiums referred to on pages 115, 117, and 118, ceasing with the discontinuance of the extra risk. Policies on unhealthy lives accepted at premiums for an increased age, are treated in all cases for valuation, and, after payment of the sixth year's premium, for surrender, as if the increased age were the real age of the life assured.

F. Harwood Lescher, Chairman in rotation.
George R. Burnett, Director.
W. S. Deacon, Director.
Arthur Pearson, Actuary, Principal Officer.

COLONIAL MUTUAL LIFE ASSURANCE SOCIETY (LIMITED).

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Colonial Mutual Life Assurance Society (Limited), for the Year ending 31st December 1891.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year - - - - -	1,201,414	10	9	Claims under Policies (after deduction of Sums re-assured) - - - - -	99,597	15	9
Premiums (after deduction of Re-assurance Premiums) - - - - -	316,294	-	10	Surrenders - - - - -	19,252	3	6
Consideration for Annuities granted - - - - -	800	-	-	Annuities - - - - -	991	15	1
Interest - - - - -	73,923	1	10	Bonuses paid in Cash - - - - -	2,271	13	6
				Commission - - - - -	40,089	9	11
				Expenses of Management : (Specially for new Business.)			
				Medical Fees - - - - -	7,452	1	10
				Special Expenses for Extension and Supervision of Branches and Agencies - - - - -	2,242	13	6
				Advertising - - - - -	1,664	10	7
					11,359	5	11
				General Expenses for New and Old Business - - - - -	41,508	4	1
					52,867	10	-
				Written-off Value of Securities - - - - -	5,000	-	-
				Amount of Funds at the end of the Year, as per Second Schedule - - - - -	1,372,361	5	9
£.	1,592,431	13	5	£.	1,592,431	13	5

BALANCE SHEET

Of the Colonial Mutual Life Assurance Society (Limited), on the 31st December 1891.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance Fund, as per First Schedule - - - - -	1,372,361	5	8	Mortgages on Property out of the United Kingdom - - - - -	514,499	18	3
Claims admitted, but not paid - - - - -	4,951	1	-	Loans on the Company's Policies - - - - -	141,276	2	5
Sundry Creditors—Expenses of Management - - - - -	230	-	6	Investments:			
				Indian and Colonial Government Securities - - - - -	11,272	12	6
				House Property (Freehold and Leasehold) - - - - -	492,442	6	1
				Reversionary Interest fallen in - - - - -	2,500	-	-
				Loans upon Personal Security - - - - -	17,984	3	10
				Agents' Balances - - - - -	5,126	17	7
				Outstanding Premiums - - - - -	42,894	13	7
				Outstanding Interest - - - - -	31,321	7	10
				Cash:			
				On Deposit - - - - -	79,000	-	-
				In hand and on Current Account - - - - -	25,508	19	11
					104,508	19	11
				Office Property - - - - -	13,775	5	2
£.	1,377,542	7	2	£.	1,377,542	7	2

J. W. Byron Moore, Chairman.
George Withers, } Directors.
Henry Henly, }
T. Jacques Martin, Managing Director.

CLERGY MUTUAL ASSURANCE SOCIETY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Clergy Mutual Assurance Society, for the Year ending 31st May 1892.

I.—LIFE ASSURANCE ACCOUNT.

Amount of Life Assurance Fund at the beginning of the Year						£.	s.	d.	Claims under Policies, viz.:						£.	s.	d.	£.	s.	d.																	
						3,699,591	2	11	Life Assurances						219,923	—	—	Endowments matured						2,950	—	—											
Premiums, viz.:						Annual.			Single.			Surrenders, viz.:																									
						£.	s.	d.	£.	s.	d.	Life Assurances						20,497	15	3	Endowments						29	5	9								
Life Assurances						235,317	13	—	5,350	16	—													20,527						1	—						
Endowments						1,149	18	3	74	8	2													1,432						—	—						
Annuities						1,510	17	3	1,068	16	3																										
						238,278	8	6	6,494	—	5	244,772						8	11																		
Interest and Dividends (less income tax)						—	—	—	—	—	—	145,383						12	8																		
Fines on Renewal Premiums						—	—	—	—	—	—	314						12	6							20,444						5	3				
Profit on Investments						—	—	—	—	—	—	36						17	1							111,338						3	9				
																								59,984						15	11						
																														436,599						5	11
																														158						9	1
																														3,653,340						19	1
						£.	4,090,098					14	1													£.	4,090,098					14	1				

SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Scottish Amicable Life Assurance Society, for the Year ending 31st December 1891.

	£.	s.	d.		£.	s.	d.
Amount of Funds at beginning of the Year, as per last published Report - - -	3,103,029	8	1	Claims under Policies (after deduction of Sums re-assured):			
Premiums (after deduction of £. s. d. Re-assurances) - - - 203,839 1 6				By Death - - - 199,773 6 3			
Consideration for Annuities granted - - - 10,675 15 6				By Survivance - - - 10,800 - -			210,573 6 3
Interest and Rents - - 137,395 17 11				Surrenders - - - - - - -			13,691 17 8
Office Fees - - - 93 - -				Bonuses paid in Cash - - - - -			800 9 7
	352,003	14	11	Annuities - - - - - - -			9,810 3 10
				Commission - - - - - - -			7,913 16 0
				Expenses of Management (including Rents of Offices belonging to and occupied by the Society) - - - - - - -			19,568 - 4
				Income Tax - - - - - - -			3,191 4 7
							264,648 19 -
				Net Amount of Funds at the end of the Year, as per Second Schedule - - - - -			3,190,384 4 -
£.	3,455,033	3	-	£.	3,455,033	3	-

BALANCE SHEET

Of the Scottish Amicable Life Assurance Society, on the 31st December 1891.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance and Annuity Fund - - -	3,030,384	4	-	Mortgages on Property in the United Kingdom	781,670	17	6
Guarantee Fund - - - - -	100,000	-	-	Ditto - ditto - out of the United Kingdom	408,626	5	-
Net Funds, as per First Schedule - - -	3,190,384	4	-	Loans:			
Claims under Policies admitted or intimated, but not paid - - - - -	59,057	12	10	On the Society's Policies - - - - -	225,365	18	2
Investment Fluctuation Account - - -	13,668	13	5	On Life Rents - - - - -	21,697	5	9
Depreciation of House Property Account -	5,000	-	-	On Reversions - - - - -	16,060	-	-
Premiums due and prepaid - - - -	169	2	3	Under Drainage and Public Health Acts -	2,239	4	5
Annuities due - - - - -	411	-	6	On Railway and other Shares - - -	53,000	-	-
				Investments:			
				Reversions purchased - - - - -	20,830	-	-
				Life Interests purchased - - - - -	211	12	10
				Indian Government Securities - - -	59,077	18	2
				Debentures of Corporate Bodies - - -	174,502	4	2
				Ontario Government Certificates - - -	19,715	10	-
				Railway and other Shares, Guaranteed and Preference - - - - -	723,093	10	2
				Heritable Property - - - - -	212,155	18	2
				Glasgow Corporation Water Annuities -	27,471	12	-
				Ground Rents and Feu Duties - - -	346,513	2	4
				Deposit for Fixed Term - - - - -	50,000	-	-
				Outstanding Premiums - - - - -	30,860	11	5
				Outstanding Interest and Interest accrued, but not yet payable - - - - -	19,173	17	7
				Cash in Bank - - - - -	9,740	17	6
				Ditto - Deposit - - - - -	64,195	11	7
							73,933 9 1
				Bills on hand - - - - -	1,096	-	7
				Agents' Balances - - - - -	392	0	8
£.	3,267,690	13	-	£.	3,267,690	13	-

Examined and found correct,
Charles Ker, C.A., Auditor.

Colin Dunlop, jun., Chairman.
Wm. Smith, jun., Director.
G. G. Ramsay, Director.
Robert Blyth, Manager.

RELIANCE MUTUAL LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Reliance Mutual Life Assurance Society, for the Year ending 31st December 1891.

	£.	s.	d.		£.	s.	d.	£.	s.	d.
Amount of Funds at the beginning of the Year - - - - -	740,705	15	6	Claims under Policies (after deduction of Sums Re-assured) - - - - -	71,785	3	-			
Premiums (less Re-assurances, 6,931 l. 7 s. 6 d.)	82,551	1	6	Endowment Policies Matured	2,530	15	-	74,315	18	-
Interest and Dividends (less Tax, 336 l. 16 s. 6 d.)	28,911	14	5	Surrenders - - - - -	-	-	-	6,135	13	9
Assignment Fees - - - - -	45	10	-	Annuities - - - - -	-	-	-	1,371	14	4
Loan Risk Premiums - - - - -	141	2	7	Commission - - - - -	-	-	-	3,496	1	7
				Expenses of Management:	£.	s.	d.			
				General Expenses - - -	7,598	11	7			
				Branch Offices and Agency Extension - - -	2,766	6	6			
				Policy Stamps - - -	54	7	1	10,419	5	2
				Bonus in Reduced Premiums - - - - -	1,720	13	-			
				Bonus Cash - - - - -	62	9	11	1,783	2	11
				Amount of Funds at the end of the Year:						
				Assurance Fund - - -	734,167	3	-			
				Loan Guarantee Fund -	666	5	3			
				Securities Suspense Fund	20,000	-	-	754,833	8	3
£.	852,355	4	-					852,355	4	-

Note.—The Society has no separate Account for Annuities.

BALANCE SHEET

Of the Reliance Mutual Life Assurance Society, on the 31st December 1891

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance Fund - - - - -	734,167	3	-	Mortgages on Property within the United Kingdom - - - - -	288,944	13	6
Loan Guarantee Fund - - -	666	5	3	Loans on the Society's Policies - - -	50,305	4	7
Securities Suspense Fund -	20,000	-	-	Investments:			
Total Funds as per First Schedule - -	754,833	8	3	British Government Securities - - -	41,880	5	7
Claims admitted, but not paid - - -	13,312	11	7	Freehold Rent Charges - - -	8,919	13	7
Outstanding Accounts - - - - -	649	12	6	House Property - - - - -	29,596	11	10
				Office Furniture and Fixtures - - -	1,395	15	7
				Life Interests in possession - - -	170,656	3	10
				Reversionary Life Interests - - -	57,805	17	5
				Absolute and Contingent Reversions to fixed sums - - - - -	19,480	15	1
				Loans upon Personal Security - - -	52,950	7	-
				Agents' Balances - - - - -	2,265	7	10
				Outstanding Premiums - - - - -	15,951	-	6
				Ditto - Interest - - - - -	8,477	17	7
				Balance at Bankers (Current Account) -	20,156	18	5
£.	768,795	12	4	£.	768,795	12	4

W. W. Duffield, Chairman.
 James C. Trail, } Directors.
 James Round, }
 E. Clifton Griffith, Secretary.

ABSTAINERS AND GENERAL INSURANCE COMPANY (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Abstainers and General Insurance Company (Limited), for the Year ending 31st December 1891.

LIFE ASSURANCE ACCOUNT, ORDINARY DEPARTMENT.

INCOME.		£. s. d.	OUTGO.		£. s. d.
Amount of Life Assurance Fund at the beginning of the Year - - - - -		23,146 8 6	Claims under Policies - - - - -		1,844 8 -
Premiums (less Re-assurances) - - - - -		11,228 15 -	Surrenders - - - - -		572 17 10
Interest and Dividends - - - - -		910 - -	Commission - - - - -		929 17 4
			Expenses of Management :		
			Salaries, Travelling Expenses, &c. - - - - -	£. s. d.	
			Medical Examiners' Fees - - - - -	1,383 1 8	
			Printing, Advertising, &c. - - - - -	192 5 -	
			Policy Stamps - - - - -	259 7 3	
			Rents, Rates, Gas, &c. - - - - -	24 9 -	
			Postages, &c. - - - - -	137 13 11	
			District Agency Expenses - - - - -	100 - 5	
				210 8 8	
			Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule - - - - -		2,307 5 11
£.		35,285 3 6			29,630 14 5
					£. 35,285 3 6

LIFE ASSURANCE ACCOUNT, INDUSTRIAL DEPARTMENT.

INCOME.		£. s. d.	OUTGO.		£. s. d.
Amount of Life Assurance Fund at the beginning of the Year - - - - -		6,585 7 8	Claims under Policies - - - - -		2,449 3 11
Premiums - - - - -		7,757 13 -	Surrenders - - - - -		151 13 7
Interest and Dividends - - - - -		201 - -	Commission - - - - -		2,074 19 5
			Expenses of Management :		
			Salaries, Travelling Expenses, &c. - - - - -	£. s. d.	
			Medical Examiners' Fees - - - - -	1,998 12 7	
			Printing, Advertising, &c. - - - - -	35 7 6	
			Policy Stamps - - - - -	322 9 -	
			Rents, Rates, Gas, &c. - - - - -	88 1 6	
			Postages, &c. - - - - -	181 15 6	
			District Agency Expenses - - - - -	198 5 -	
				310 5 5	
			Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule - - - - -		3,034 17 6
£.		14,547 - 8			6,896 6 3
					£. 14,537 - 8

GENERAL REVENUE AND ACCIDENT ACCOUNT.

INCOME.		£. s. d.	OUTGO.		£. s. d.
Accident Premiums - - - - -	£. s. d.	450 4 3	Balance brought forward - - - - -		9,512 12 5
Less Re-assurance - - - - -		370 - 6	Bonus to Policyholders - - - - -		8 19 6
			Commission, Accident Department - - - - -		33 6 5
Interest and Dividends not carried to other Accounts - - - - -		138 3 9	Expenses - - - - -		13 8 8
Profit on change of Investments - - - - -		259 8 5	Legal Expenses, Auditors' Fees, and Sundries - - - - -		159 8 10
Transfer Fees, &c. - - - - -		4 11 -	Interest on Deposits - - - - -		127 1 5
Balance - - - - -		9,479 - 9	Written off Furniture Account - - - - -		111 10 5
£.		9,961 7 8			£. 9,961 7 8

BALANCE SHEET

Of the Abstainers and General Insurance Company (Limited), for the Year ending 31st December 1891.

LIABILITIES.		£. s. d.	ASSETS.		£. s. d.
Shareholders' Capital Subscribed - - - - -	£. s. d.	80,000 - -	Mortgages on Property within the United Kingdom - - - - -		1,800 - -
Balance Uncalled - - - - -		50,000 - -	Loans on Policies within their Surrender Value - - - - -		1,281 3 5
		30,000 - -	Investments :		
Less Calls Outstanding - - - - -		175 17 6	Colonial Government Securities - - - - -	£. s. d.	
Paid up - - - - -		29,824 2 6	Indian Railway Guaranteed Stocks - - - - -	28,979 9 1	
			Railway and other Debentures and Debenture Stock - - - - -	3,522 19 -	
Life Assurance Fund :					38,969 18 1
Ordinary - - - - -		29,630 14 5	Agents' Balances, &c. - - - - -		45 19 1
Industrial - - - - -		6,896 6 3	Outstanding Premiums - - - - -		7,229 11 6
		36,467 - 8	Interest accrued, but not due - - - - -		676 14 8
Deposits - - - - -		2,265 9 2	Cash in hand and on Current Account - - - - -		258 9 5
Claims outstanding - - - - -		159 9 8	Policy Stamps in hand - - - - -		4 6 2
			Establishment and Extension Expenses - - - - -		15,452 17 7
Sums owing :			Furniture, Head Office and Branches - - - - -		1,157 14 2
Sundry Accounts - - - - -		969 5 11	Balance General Revenue and Accident Account - - - - -		9,479 - 9
Re-Assurance Premiums - - - - -		138 13 7			
Temporary Advance from Bank - - - - -		1,503 12 5	MEMORANDUM.	£. s. d.	
Unclaimed Dividends - - - - -		8 - 11	Of this Balance, viz. - - - - -	9,479 - 9	
			To be written off Share Capital - - - - -	8,555 - -	
£.		71,355 14 10	Leaving a Balance of - - - - -	£. 924 - 9	
					£. 71,355 14 10

W. H. Hart,
Henry Clarke,
Walter Friedman,
R. A. Craig, Secretary.

SCOTTISH IMPERIAL INSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Scottish Imperial Insurance Company, for the Year ending 31st December 1891.

[illegible]

* This includes a payment of 250 *l.* 11 *s.* 2 *d.* from profits transferred in 1890.

BALANCE SHEET

Of the Scottish Imperial Insurance Company, on the 31st December 1891.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
Shareholders' Capital - -	500,000	- -	Mortgages on Property within the United Kingdom - -	94,335	- -
Of which is paid up - -	- -	- -	Loans on the Company's Policies (within the Surrender Values) - -	19,290	11 11
Life Assurance Fund - -	- -	- -	Investments:		
Shareholders' Reserve and Dividend Account	11,181	16 8	Indian and Colonial Government Securities	1,960	14 4
Total Amount of Funds, as per First Schedule	401,629	5 8	Railway and other Debentures, and Debenture Stocks - -	65,303	4 1
Claims admitted (or intimated) but not paid -	11,131	2 9	Railway Shares (Preference and Ordinary)	25,837	9 -
Dividends unpaid - -	50	9 3	Heritable Property - -	62,595	7 10
			Feu Duties and Ground Annuals - -	89,367	9 -
			Deposits for Fixed Periods - -	28,680	- -
			Premiums in course of collection - -	15,752	- 3
			Interest accrued but not due - -	2,592	8 8
			Cash:		
			in hand - -	7	14 10
			On Current Account at Bankers - -	5,633	14 4
				5,641	9 2
			Remittance Bills on hand - -	595	7 -
			Furniture of Head Offices and Branches - -	859	16 5
£.	412,810	17 8	£.	412,810	17 8

*Jas. Finlayson, Chairman.
Robert Young, Director.
Mich. Balmain, Director.
T. Wilkinson Watson, Manager.*

ITINERANT METHODIST PREACHERS' ANNUITANT SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Itinerant Methodist Preachers' Annuitant Society, for the Year ending 29th February 1892.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	397,311	8	-	Annuities	-	-	18,082 11 9
Premiums :					£.	s.	d.
Subscriptions of Members	8,855	8	-	Subscriptions Returned	253	13	7
Subscriptions of Probationers	679	12	-	Interest on Donations on Annuity	181	-	-
Arrears and Fines	958	2	2	Expenses of Management	-	-	434 13 7
Marriage Premiums	665	17	3	Reduction of the capitalised value of the Book Room Grant :			303 12 2
	11,158	19	5	28th February 1891	8,000	-	-
Dividends	10,153	7	11	29th February 1892	5,000	-	-
Interest	844	9	2				13,000 - -
	10,997	17	1	Decrease in the value of Investments, calculated at the market price on 7th March 1892	-	-	2,980 12 9
Annuities returned	3	16	11	Amount of Funds at the end of the Year, as per Second Schedule	-	-	386,860 10 4
Donations	125	-	-				
Legacies	64	19	2				
	193	16	1				
Grant by the Methodist Conference from the Book Room	2,000	-	-				
	£.	421,662	- 7		£.	421,662	- 7

BALANCE SHEET

Of the Itinerant Methodist Preachers' Annuitant Society, on the 29th February 1892.

	£.	s.	d.		£.	s.	d.
Annuity Fund, as per First Schedule	386,860	10	4	Investments :			
				British Government Securities	165	13	-
				Indian Government Securities	134,882	13	-
				Colonial Stock	47,824	18	-
				Railways :			
				Ordinary Stock	10,080	-	-
				Preference Stock	81,046	5	-
				Debenture Stock	25,400	-	-
					116,526	5	-
				Loans to Connexional Funds	22,300	-	-
				Value of the Annual Grants of the Conference from the Methodist Book Room	62,000	-	-
				Deposit Account	3,085	-	-
				Cash in hand	76	1	4
£.	386,860	10	4	£.	386,860	10	4

Walford Green,
 G. Stringer Rowe,
 Charles H. Kelly,
 Henry J. Pope,
 Nicholas Boyns, Steward.

} Treasurers.

London, Wesleyan Mission House,
 12 April 1892.

PRUDENTIAL ASSURANCE COMPANY (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Prudential Assurance Company (Limited) (Ordinary Branch), for the Year ending 31st December 1891.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year - - - -	4,439,400	6	6	Claims under Life Policies (after deduction of Sums Re-assured) - - - -	387,106	8	1
Premiums, after deduction of Re-assurance Premiums - - - -	1,442,716	1	8	Surrenders - - - -	20,428	18	-
Consideration for Annuities granted - -	60,967	-	3	Annuities - - - -	53,252	6	1
Interest and Rents - - - -	167,658	18	8	Commission - - - -	108,978	4	-
				Expenses of Management - - - -	40,296	8	2
				Amount written off House Property - -	1,000	-	-
				Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule - -	5,504,710	2	9
£.	6,110,772	7	1	£.	6,110,772	7	1

II.—SICKNESS ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Sickness Assurance Fund at the beginning of the Year - - - -	391	17	6	Claims - - - -	30	5	-
Premiums - - - -	18	5	7	Commission and Expenses - - - -	1	16	7
Interest - - - -	13	7	5	Sickness Assurance Fund at the end of the Year, as per Fourth Schedule - - - -	385	8	11
£.	423	10	6	£.	423	10	6

BALANCE SHEET

Of the Prudential Assurance Company (Limited) (Ordinary Branch), on the 31st December 1891.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Life Assurance Fund - - - -	5,504,710	2	9	Mortgages on Property within the United Kingdom - - - -	1,912,365	14	3
Sickness Assurance Fund - - - -	385	8	11	Loans on the Company's Policies - - -	119,021	15	2
				Metropolitan Consolidated Stock - - -	166,468	12	-
				City of London Corporation Bonds - -	154,316	16	-
				Investments :			
				British Government Securities - -	949,553	12	3
				Bank Stock - - - -	167,337	-	1
				Indian, and Colonial Government Securities - - - -	754,377	13	1
				Railway and other Debentures and Debenture Stock - - - -	240,457	16	7
				Ditto Shares - - - -	312,446	4	4
				House Property - - - -	73,028	12	3
				Reversions - - - -	139,451	16	-
				Outstanding Premiums - - - -	145,050	1	7
				Ditto Interest - - - -	28,226	8	2
				Cash :			
				On Deposit - - - 296,000 - -			
				On Current Account - - 45,390 9 11			
				In hand - - - 100 - -			
					341,400	9	11
£.	5,505,095	11	8	£.	5,505,095	11	8

PRUDENTIAL ASSURANCE COMPANY (LIMITED)—*continued.*

(Third and Fourth Schedules.)

REVENUE ACCOUNT

Of the Prudential Assurance Company (Limited) (Industrial Branch), for the Year ending 31st December 1891.

LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year - - - - -	7,912,205	16	9	Claims under Life Policies - - - - -	1,647,300	8	6
Premiums - - - - -	3,688,337	18	11	Surrenders - - - - -	4,205	11	3
Interest and Rents - - - - -	276,182	19	8	Commission:			
				Salaries of 11,704 Agents for the weekly collection of Premium from 9,871,332 Policies - - - - -	£.	s.	d.
				Special New Business Charges - - - - -	670,259	3	7
					436,487	8	-
					1,106,746	11	7
				Expenses of Management:			
				Policy, Postage and Receipt Stamps (Head Office only) - - - - -	41,998	15	4
				Superintendency Charges and Medical Fees - - - - -	185,531	14	5
				Head Office expenses (including 40,000 l. part of the Quinquennial Valuation expenses) - - - - -	254,704	9	6
					482,234	19	3
				Amount written off House Property - - - - -	2,000	-	-
				Dividends to Shareholders - - - - -	52,031	8	-
				Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule - - - - -	8,582,207	16	9
£.	11,876,726	15	4	£.	11,876,726	15	4

BALANCE SHEET

Of the Prudential Assurance Company (Limited) (Industrial Branch), on the 31st December 1891.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital - - 500,000 - -				Loans on Municipal and other Rates - - -	3,492,099	-	1
Life Assurance Fund - - 8,582,207 16 9	9,082,207	16	9	Investments:			
Claims under Life Policies admitted - - -	36,324	1	9	British Government Securities - - -	470,605	17	6
				Railway Debenture Stocks - - -	1,674,931	1	10
				Railway and other Shares - - -	139,319	4	2
				Freehold Ground Rents and Scotch Feu Duties - - - - -	2,119,649	1	5
				House Property:			
				Freehold - - - - -	£.	s.	d.
				Leasehold - - - - -	777,435	11	5
					21,903	9	6
				Loans upon Personal Security - - - - -	799,339	-	11
				Agents' Balances - - - - -	707	10	-
				Outstanding Premiums - - - - -	7,297	17	8
				Outstanding Interest and Rents - - - - -	213,446	7	5
				Cash in hands of Superintendents - - - - -	98,308	4	1
					41,625	16	9
				Cash:			
				On Current Account - - - - -	£.	s.	d.
				In hand - - - - -	60,958	16	8
					250	-	-
£.	9,118,531	18	6		61,208	16	8
				£.	9,118,531	18	6

Edgar Horne, Chairman.
Henry Harben, } Directors.
Robert Cross, }
Thos. C. Dewey, } Managers.
William Hughes, }
W. J. Lancaster, Secretary.

We have examined the cash transactions, receipts, and payments affecting the accounts of the assets and investments for the year ended 31st December 1891, and we find the same in good order and properly vouched. We have also examined the deeds and securities, certificates, &c., representing the assets and investments set out in the above account, and we certify that they were in possession and safe custody as on 31st December 1891.

17 February 1892.

Deloitte, Dever, Griffiths & Co.

PRUDENTIAL ASSURANCE COMPANY (LIMITED)—*continued.**(Fifth Schedule.)*

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Prudential Assurance Company (Limited), made by the Actuaries.

I.

The date up to which the valuation is made in both branches is the 31st December 1891.

II.

The business is carried on in two branches, the "Ordinary" and the "Industrial."

In the Ordinary Branch the net liability is ascertained by taking the difference between the present value of the sums assured and bonuses and the present value of the future net premiums. For term assurances half the current year's premiums, and for endowments in cases where the premiums are returnable in the event of death, the total amount of premiums received, accumulated at 3 per cent. compound interest, have been reserved.

In the Industrial Branch the net liability is ascertained by taking the difference between the present value of the sums assured, including actual and prospective increases, and the present value of the future net premiums, except for assurances upon lives of 10 years of age and under, in which cases the present value of the gross premiums, less an arbitrary deduction, amounting on the average to 44 per cent., has been used so as to yield a positive net liability for every policy in force.

The principles upon which the valuations are made are determined by the Directors.

The principles upon which the distribution of profits is made are determined by the Regulations of the Company, as amended by a Special Resolution of the Company, passed on the 15th June 1876, by virtue of the "Prudential Assurance Company Act, 1875." The participating policyholders are entitled to nine-tenths of the declared profits of the Ordinary Branch, but in case the said nine-tenths of the declared profits of the Ordinary Branch are less than four-fifths of the whole declared profits of the Company, then the holders of policies in force at the time of the division of profits, and issued out of the Ordinary Branch on or before the 31st day of December, in the year of our Lord 1876, and entitling the holders thereof to participate in profits, receive such an additional apportionment by way of bonus out of the profits declared in either Branch as will make the whole amount apportioned to each such policyholder equal to what he would have received if all policyholders entitled to profits had been entitled to a bonus of four-fifths of the entire declared profits of the Company.

The policyholders' share of the profits is distributed by way of an addition to the sum assured at a uniform rate per cent. per annum for each premium paid since the previous division.

III.

In the Ordinary Branch the life assurances have been valued by the Institute of Actuaries H^m Table of Mortality, and the annuities by the Government Experience Tables, 1883. The English Life Table (No. 3) has been used for all assurances in the Industrial Branch.

IV.

The rate of interest assumed in both branches, and for every description of contract, including annuities, is 3½ per cent.

V.

In the Ordinary Branch the whole of the "loading" has been reserved as a provision for future expenses and profits.

In the Industrial Branch the whole of the "loading" has been reserved, except for assurances upon lives of 10 years of age and under, which have been dealt with as stated in the answer to Question II.

PRUDENTIAL ASSURANCE COMPANY (LIMITED)—*continued.*

VI.

CONSOLIDATED REVENUE ACCOUNT (Ordinary Branch) for Five Years, commencing
1st January 1887, and ending 31st December 1891.

	£.	s.	d.		£.	s.	d.
Amount of Funds on 1st January 1887, the beginning of the Period - - - -	1,764,599	19	10	Claims under Policies (after deduction of Sums re-assured) - - - - -	1,276,602	13	3
Amount transferred from Industrial Branch under Regulations of the Company - -	35,400	-	-	Surrenders - - - - -	82,283	14	2
	1,799,999	19	10	Annuities - - - - -	193,237	18	2
Premiums (after deduction of Re-assurance Premiums) - - - - -	4,764,290	2	-	Commission - - - - -	343,892	12	10
Consideration for Annuities granted - - -	413,424	12	4	Expenses of Management - - - - -	133,082	9	7
Interest and Rents - - - - -	560,594	16	7	Amount written off House Property - -	5,000	-	-
£.	7,598,309	10	9	Amount of Funds on 31st December 1891, the end of the Period, as per Third Schedule -	5,504,710	2	9
				£.	7,598,309	10	9

CONSOLIDATED SICKNESS ASSURANCE ACCOUNT (Ordinary Branch) for Five Years,
commencing 1st January 1887, and ending 31st December 1891.

	£.	s.	d.		£.	s.	d.
Amount of Funds on 1st January 1887, the beginning of the Period - - - -	593	15	8	Claims - - - - -	430	17	3
Premiums - - - - -	135	6	3	Commission - - - - -	13	10	7
Interest - - - - -	100	14	10	Amount of Funds on 31st December 1891, the end of the Period, as per Third Schedule -	385	8	11
£.	829	16	9	£.	829	16	9

CONSOLIDATED REVENUE ACCOUNT (Industrial Branch) for Five Years, commencing
1st January 1887, and ending 31st December 1891.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund, 1st January 1887, the beginning of the Period - -	4,937,003	4	4	Claims under Life Policies - - - - -	6,857,923	1	2
Less Amount transferred to Ordinary Branch, under Regulations of the Company - -	35,400	-	-	Surrenders - - - - -	22,467	6	2
	4,901,603	4	4	Commission :			
Premiums - - - - -	16,857,853	8	2	Agents' Salaries for the Weekly Collection of Premiums - - - - -	3,067,137	15	7
Interest and Rents - - - - -	1,116,737	5	10	Special New Business Charges - - - - -	1,839,002	9	11
					4,906,140	5	6
				Expenses of Management :			
				Policy, Postage, and Receipt Stamps (Head Office only) - - - - -	198,919	16	2
				Superintendency Charges and Medical Fees - - - - -	784,554	14	7
				Head Office Expenses (including Printing and Advertising) - - - - -	1,058,349	8	-
					2,041,824	-	-
				Amount written off House Account - - -	10,000	-	-
				Ditto - - - Furniture Account - - -	4,000	-	-
				Dividends and Quinquennial Bonus to Shareholders - - - - -	451,631	8	-
				Amount of Life Assurance Fund on the 31st December 1891, at the end of the Period, as per Third Schedule - - - - -	8,582,207	16	9
£.	22,876,193	18	4	£.	22,876,193	18	4

PRUDENTIAL ASSURANCE COMPANY (LIMITED)—continued.

VII.

SUMMARY AND VALUATION of the Policies of the Ordinary Branch of the Prudential Assurance Company (Limited), as at 31st December 1891.

DESCRIPTION OF TRANSACTION.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Value by the Institute H.M. Table; Interest, 3 per Cent.			
					Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES.								
I. WITH PARTICIPATION IN PROFITS.								
For Whole Term of Life (Single) :		£.	£.	£.	£.	£.	£.	£.
Uniform Annual Premiums - -	87,581	11,713,586	421,077·2	324,149·3	6,248,040·8	6,076,907·0	4,641,442·1	1,606,508·7
Limited Payments - - - -	176	39,547	2,000·8	1,557·5	17,889·7	16,306·2	12,505·2	5,294·5
Increasing Premiums - - - -	4	2,523	57·3	43·9	1,444·4	1,037·8	794·4	650·0
Endowment Assurances - - -	161,416	15,387,999	981,640·9	757,373·2	10,025,804·4	10,885,781·9	7,977,369·1	2,048,435·3
Joint Lives - - - - -	6,178	644,451	36,581·1	26,829·1	885,870·2	460,472·2	331,026·3	51,843·9
Last of two or more Lives - -	6	2,664	26·5	19·3	1,336·9	483·8	335·4	1,001·5
Whole Life (paid-up) - - - -	73	10,905	- - -	- - -	6,998·6	- - -	- - -	6,998·6
Endowment Assurance (paid up) -	15	2,770	- - -	- - -	2,069·0	- - -	- - -	2,069·0
Extra Premiums payable - - -	- - -	- - -	11,100·0	- - -	5,554·5	- - -	- - -	5,554·5
TOTAL Assurances with Profits -	255,449	27,804,423	1,452,492·8	- - -	16,695,008·5	16,940,088·9	12,966,562·5	3,728,446·0
II. WITHOUT PARTICIPATION IN PROFITS.								
For Whole Term of Life (Single) :								
Uniform Annual Premiums - -	3,008	349,820	14,023·4	12,042·4	212,313·0	161,516·9	137,614·2	74,608·8
Limited Payments - - - -	52	6,150	243·2	202·8	3,233·7	1,017·7	849·0	2,434·7
Increasing and Decreasing Premiums -	224	43,450	1,158·5	985·8	22,032·3	21,086·1	17,442·7	4,189·6
Endowment Assurances - - -	1,744	182,120	7,936·9	6,669·9	133,119·3	63,999·9	53,641·1	79,475·2
Joint Lives - - - - -	306	30,650	1,654·1	1,272·4	20,327·9	17,249·6	13,132·0	7,195·9
Last of two or more Lives - -	30	7,750	220·2	184·9	4,456·6	2,625·4	2,149·9	2,306·7
Term Assurances - - - - -	100	26,484	482·1	- - -	335·7	- - -	- - -	335·7
Survivors - - - - -	11	3,300	83·8	65·6	445·1	521·6	398·9	46·2
Endowments - - - - -	1,221	104,200	5,898·4	- - -	37,606·3	- - -	- - -	37,606·3
Whole Life (paid-up) - - - -	395	13,148	- - -	- - -	7,287·1	- - -	- - -	7,287·1
Endowment Assurance (paid-up) -	58	1,311	- - -	- - -	863·9	- - -	- - -	863·9
Joint Life (paid-up) - - - -	19	201	- - -	- - -	132·5	- - -	- - -	132·5
Survivorship (paid-up) - - -	3	6,500	- - -	- - -	172·8	- - -	- - -	172·8
Extra Premiums payable - - -	- - -	- - -	141·3	- - -	70·7	- - -	- - -	70·7
TOTAL Assurances without Profits -	7,171	774,084	31,843·9	- - -	442,446·9	268,017·2	225,630·8	216,816·1
TOTAL Assurances - - - - -	262,620	28,578,509	1,484,336·7	- - -	17,137,455·4	17,208,106·1	13,192,193·3	3,945,262·1
Deduct Re-assurances - - - -	- - -	11,192	400·1	323·5	8,094·8	8,363·0	2,332·4	5,262·4
Net Amount of Assurances - -	262,620	28,567,317	1,483,936·6	- - -	17,129,360·6	17,204,743·1	13,189,860·9	3,939,999·7
Adjustment for Immediate Payment of Claims - - - - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	43,262·2
III.—ANNUITIES.		(Per Annum.)						
Immediate - - - - -	1,530	55,497·8	- - -	- - -	500,368·0	- - -	- - -	500,368·0
Deferred - - - - -	23	390	151·9	138·1	2,269·5	1,534·2	1,394·8	874·7
Contingent - - - - -	4	260	130·6	118·7	2,258·4	1,343·8	1,139·9	908·5
TOTAL of the Results - - - -	- - -	- - -	1,484,219·1	- - -	17,634,256·6	17,207,668·1	13,192,018·6	4,485,523·1

VALUATION BALANCE SHEET of the Prudential Assurance Company (Limited) (Ordinary Branch), as at 31st December 1891.

Net Liability under Assurance and Annuity Transactions (as per Summary Statement provided in Schedule 5)	£. 4,385,533	Life Assurance and Annuity Funds (as per Balance Sheet under Schedule 4)	£. 5,504,710
Sickness Assurance - - - - -	177	Sickness Assurance Fund - - - - -	385
	£. 4,485,710		
Surplus - - - - -	1,010,385		
	£. 5,505,095		£. 5,505,095

The transaction of new Sickness business has been discontinued for many years. The existing Policies are only six in number, and assure £1 a week during sickness. The premiums payable amount to 9·7 l. per annum. The reserve required for the sickness benefits is 177 l.; but the whole of the fund, 385·4 l., has been reserved for the risks.

PRUDENTIAL ASSURANCE COMPANY (LIMITED)—*continued.*

SUMMARY AND VALUATION of the Policies of the Industrial Branch of the Prudential Assurance Company (Limited), as at 31st December 1891.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
					Value by the English Life Table (No. 3)— Interest 3 per cent.			
	Number of Policies.	Sums Assured.	Office Yearly Premiums.	Net Yearly Premiums.	Sums Assured.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES.								
WITHOUT PARTICIPATION IN PROFITS:		£.	£.	£.	£.	£.	£.	£.
For Whole Term of Life (Single), Uniform Annual Premiums -	9,121,286	88,753,820	3,641,102.7	2,180,849	43,054,293	59,881,340	36,083,063	6,971,230
Endowment Assurances -	52,842	742,273	54,999.5	31,988	515,575	502,595	293,202	222,373
Joint Lives -	164,076	2,634,612	168,475.9	105,030	1,549,154	2,211,490	1,391,404	157,750
Endowment and Whole Life Assurances -	33,091	538,357	34,940.3	20,475	317,735	463,971	272,585	45,150
Free Policies:								
For Whole Term of Life -	236,944	685,041	-	-	354,302	-	-	354,302
Endowment Assurances -	6,193	29,248	-	-	21,036	-	-	21,036
Joint Lives -	3,015	7,123	-	-	4,450	-	-	4,450
Deferred Annuities combined with Whole Life Assurances -	37	405	128.1	85	1,603	1,784	1,181	422
	9,617,484	93,390,879	3,899,646.5	2,338,427	45,818,148	63,061,180	38,041,435	7,776,713

VALUATION BALANCE SHEET of the Prudential Assurance Company (Limited),
(Industrial Branch), as at 31st December 1891.

Net Liability under Assurance Transactions (as per summary statement provided in Schedule 5)	£.	Life Assurance Fund (as per Balance Sheet under Schedule 4)	£.
Surplus	7,776,713 805,495		8,582,208
£.	8,582,208	£.	8,582,208

VIII.

All participating policies in force at the period of the valuation are entitled to share in the profits.

IX.

The results of the valuation are:—

(1.) The total amount of profit made by the Company is 1,824,880 *l.* which includes 51,879 *l.* profit undivided at the last valuation, whereof the sum of 1,624,880 *l.* (969,385 *l.* from the Ordinary Branch and 655,495 *l.* from the Industrial Branch) has been divided.

(2.) The amount of profit divided among the policy-holders is 902,368 *l.*, and the number of Policies which participate is 255,419, assuring an amount of 27,804,425 *l.*, inclusive of bonus.

(3.) The following are specimens of Bonuses allotted to Policies of 100 *l.*

Office Age at Entry.	SERIES B.						SERIES A.	
	Policy in existence 5 Years.		Policy in existence 10 Years.		Policy in existence 15 Years.		Policy in existence 20 Years.	
	Reversion.	Permanent Reduction of Premium.	Reversion.	Permanent Reduction of Premium.	Reversion.	Permanent Reduction of Premium.	Reversion.	Permanent Reduction of Premium.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	8 - -	- 2 7	8 - -	- 3 -	8 - -	- 3 6	15 - -	- 7 9
30	8 - -	- 3 6	8 - -	- 4 1	8 - -	- 5 -	15 - -	- 11 5
40	8 - -	- 5 -	8 - -	- 6 1	8 - -	- 7 6	15 - -	- 17 11
50	8 - -	- 7 6	8 - -	- 9 7	8 - -	- 12 4	15 - -	1 10 5

Note.—Series A. ended on 31st December 1876. Series B. began on 1st January 1877.

Edgar Horne, Chairman.
Henry Harben, } Directors.
Robert Cross, }
W. J. Lancaster, Secretary.
Thos. C. Dewey, } Actuaries.
William Hughes, }
Fredk. Schooling, }

PRUDENTIAL ASSURANCE COMPANY (LIMITED)—*continued.*

(Sixth Schedule.)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the Prudential Assurance Company (Limited), on the 31st December 1891.

I.

The following are the published tables of Premiums for Assurances for the Whole Term of a Single Life in use at the date above-mentioned :

ORDINARY BRANCH.—WITH PROFITS.

RATES for the Assurance of 100 £. on a Single Life, the amount being payable at death whenever it may happen.

Age next Birthday.	Yearly.	Half-Yearly.	Quarterly.	Age next Birthday.	Yearly.	Half-Yearly.	Quarterly.
£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
16	1 14 6	- 18 1	- 9 3	41	3 7 11	1 15 8	- 18 4
17	1 15 4	- 18 6	- 9 6	42	3 9 11	1 16 9	- 18 10
18	1 16 1	- 19 -	- 9 9	43	3 12 -	1 17 10	- 19 4
19	1 17 -	- 19 5	- 9 11	44	3 14 3	1 18 11	- 19 11
20	1 17 11	- 19 11	- 10 2	45	3 16 6	2 - 2	1 - 7
21	1 18 10	1 - 5	- 10 5	46	3 19 1	2 1 6	1 1 3
22	1 19 10	1 - 11	- 10 8	47	4 1 10	2 2 11	1 2 -
23	2 - 11	1 1 6	- 11 -	48	4 4 10	2 4 6	1 2 10
24	2 2 -	1 2 1	- 11 4	49	4 8 2	2 6 4	1 3 9
25	2 3 2	1 2 8	- 11 8	50	4 11 11	2 8 3	1 4 9
26	2 4 5	1 3 4	- 11 11	51	4 16 -	2 10 5	1 5 10
27	2 5 8	1 4 -	- 12 4	52	5 - 5	2 12 9	1 6 11
28	2 7 -	1 4 8	- 12 8	53	5 5 -	2 15 1	1 8 3
29	2 8 4	1 5 4	- 13 -	54	5 9 11	2 17 9	1 9 7
30	2 9 6	1 6 -	- 13 4	55	5 15 4	3 - 8	1 11 -
31	2 10 9	1 6 8	- 13 8	56	6 1 -	3 3 7	1 12 7
32	2 12 1	1 7 4	- 14 -	57	6 7 3	3 6 10	1 14 3
33	2 13 6	1 8 1	- 14 5	58	6 13 9	3 10 2	1 16 -
34	2 15 -	1 8 10	- 14 9	59	7 - 5	3 13 8	1 17 9
35	2 16 8	1 9 8	- 15 2	60	7 6 11	3 17 1	1 19 0
36	2 18 4	1 10 7	- 15 8	61	7 13 -	4 - 4	2 1 2
37	3 - 2	1 11 7	- 16 2	62	7 19 5	4 3 8	2 2 10
38	3 2 -	1 12 7	- 16 8	63	8 6 3	4 7 3	2 4 8
39	3 3 11	1 13 7	- 17 2	64	8 13 9	4 11 2	2 6 9
40	3 5 11	1 14 8	- 17 9	65	9 1 11	4 15 6	2 8 11

ORDINARY BRANCH.—WITHOUT PROFITS.

RATES for the Assurance of 100 £. on a Single Life, the amount being payable at death whenever it may happen.

Age next Birthday.	Yearly.	Half-Yearly.	Quarterly.	Age next Birthday.	Yearly.	Half-Yearly.	Quarterly.
£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
16	1 11 1	- 16 3	- 8 4	41	3 1 2	1 12 1	- 16 5
17	1 11 9	- 16 8	- 8 6	42	3 3 -	1 13 1	- 16 11
18	1 12 6	- 17 1	- 8 9	43	3 4 10	1 14 -	- 17 5
19	1 13 4	- 17 6	- 8 11	44	3 6 10	1 15 1	- 17 11
20	1 14 1	- 17 11	- 9 2	45	3 8 11	1 16 2	- 18 6
21	1 15 -	- 18 4	- 9 4	46	3 11 2	1 17 4	- 19 1
22	1 16 10	- 18 10	- 9 7	47	3 13 8	1 18 8	- 19 10
23	1 16 10	- 19 4	- 9 10	48	3 16 4	2 - 1	1 - 6
24	1 17 10	- 19 10	- 10 2	49	3 19 5	2 1 8	1 1 4
25	1 18 11	1 - 5	- 10 5	50	4 2 9	2 3 5	1 2 3
26	1 19 11	1 1 -	- 10 9	51	4 6 5	2 5 5	1 3 2
27	2 1 2	1 1 7	- 11 -	52	4 10 4	2 7 5	1 4 3
28	2 2 4	1 2 2	- 11 5	53	4 14 6	2 9 8	1 5 5
29	2 3 6	1 2 10	- 11 9	54	4 19 -	2 11 11	1 6 7
30	2 4 7	1 3 5	- 12 -	55	5 3 9	2 14 6	1 7 11
31	2 5 9	1 4 -	- 12 3	56	5 8 11	2 17 2	1 9 3
32	2 6 11	1 4 7	- 12 7	57	5 14 6	3 - 2	1 10 10
33	2 8 2	1 5 3	- 12 11	58	6 - 5	3 3 2	1 12 4
34	2 9 7	1 6 -	- 13 3	59	6 6 4	3 6 4	1 14 -
35	2 11 -	1 6 9	- 13 8	60	6 12 3	3 9 5	1 15 7
36	2 12 6	1 7 7	- 14 1	61	6 17 9	3 12 4	1 17 -
37	2 14 2	1 8 5	- 14 7	62	7 3 6	3 15 4	1 18 7
38	2 15 10	1 9 3	- 15 -	63	7 9 7	3 18 7	2 - 3
39	2 17 7	1 10 2	- 15 6	64	7 16 5	4 2 1	2 2 1
40	2 19 4	1 11 2	- 16 -	65	8 3 9	4 5 11	2 4 -

PRUDENTIAL ASSURANCE COMPANY (LIMITED)—*continued.*

INDUSTRIAL BRANCH.

Policies under this Table are issued upon the conditions that if the assured shall die within three calendar months from the date thereof, one-fourth part of the sum assured shall be payable; but if the assured shall die after three calendar months, and within a period of 12 calendar months, one-half of the sum assured shall be payable; if after 12 calendar months, the full sum assured shall be payable; but if the assured shall die at any time after the date of the policy from accident, the full sum assured shall immediately become payable.

WEEKLY PAYMENTS to secure the Sum of 50*l.*, 100*l.*, or 200*l.*, at Death, if in Full Benefit.

Age next Birthday.	To secure 50 <i>l.</i> at Death.	To secure 100 <i>l.</i> at Death.	To secure 200 <i>l.</i> at Death.	Age next Birthday.	To secure 50 <i>l.</i> at Death.	To secure 100 <i>l.</i> at Death.	To secure 200 <i>l.</i> at Death.
	£. s. d.	£. s. d.	£. s. d.		£. s. d.	£. s. d.	£. s. d.
16	- - 5	- - 10	- 1 8	44	- 1 -	- 1 10	- 3 8
17	- - 5	- - 10	- 1 8	45	- 1 -	- 1 10	- 3 8
18	- - 5	- - 10	- 1 8	46	- 1 -	- 1 11	- 3 10
19	- - 5	- - 10	- 1 8	47	- 1 1	- 1 11	- 3 10
20	- - 6	- - 11	- 1 10	48	- 1 1	- 2 -	- 4 -
21	- - 6	- - 11	- 1 10	49	- 1 2	- 2 1	- 4 2
22	- - 6	- - 11	- 1 10	50	- 1 2	- 2 2	- 4 4
23	- - 6	- 1 -	- 2 -	51	- 1 3	- 2 3	- 4 6
24	- - 6	- 1 -	- 2 -	52	- 1 3	- 2 4	- 4 8
25	- - 6	- 1 -	- 2 -	53	- 1 4	- 2 5	- 4 10
26	- - 7	- 1 1	- 2 2	54	- 1 5	- 2 6	- 5 -
27	- - 7	- 1 1	- 2 2	55	- 1 6	- 2 8	- 5 4
28	- - 7	- 1 1	- 2 2	56	- 1 7	- 2 10	- 5 8
29	- - 7	- 1 2	- 2 4	57	- 1 8	- 3 -	- 6 -
30	- - 8	- 1 2	- 2 4	58	- 1 9	- 3 2	- 6 4
31	- - 8	- 1 2	- 2 4	59	- 1 10	- 3 4	- 6 8
32	- - 8	- 1 3	- 2 6	60	- 1 11	- 3 6	- 7 -
33	- - 8	- 1 3	- 2 6	61	- 2 -	- 3 9	- 7 6
34	- - 9	- 1 4	- 2 8	62	- 2 2	- 4 -	- 8 -
35	- - 9	- 1 4	- 2 8	63	- 2 3	- 4 3	- 8 6
36	- - 9	- 1 5	- 2 10	64	- 2 5	- 4 7	- 9 2
37	- - 9	- 1 5	- 2 10	65	- 2 6	- 4 10	- 9 8
38	- - 10	- 1 6	- 3 -	66	- 2 8	- 5 1	- 10 2
39	- - 10	- 1 6	- 3 -	67	- 2 10	- 5 4	- 10 8
40	- - 10	- 1 7	- 3 2	68	- 3 -	- 5 8	- 11 4
41	- - 11	- 1 8	- 3 4	69	- 3 2	- 6 -	- 12 -
42	- - 11	- 1 8	- 3 4	70	- 3 4	- 6 4	- 12 8
43	- - 11	- 1 9	- 3 6				

No assurance for less than 50*l.* can be effected under this table.

PRUDENTIAL ASSURANCE COMPANY (LIMITED)—*continued*.

INDUSTRIAL BRANCH.—ADULT TABLE.

Policies under this table are issued upon the conditions that if the assured shall die within three calendar months from the date thereof one-fourth part of the sum assured shall be payable; but if the assured shall die after three calendar months, and within a period of 12 calendar months, one-half the sum assured shall be payable; if after 12 calendar months, the full sum assured shall be payable; but if the assured shall die at any time after the date of the policy from accident, the full sum assured shall immediately become payable.

SUMS assured on the failure of a Life, if in full Benefit, for each Weekly Premium of One Penny.

Age next Birthday.	After One Year.	After Five Years.	After Ten Years.	Age next Birthday.	After One Year.	After Five Years.	After Ten Years.
£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
11	10 - -	10 5 -	10 10 -	44	3 16 -	3 18 -	4 - -
12	9 18 -	10 3 -	10 8 -	45	3 14 -	3 16 -	3 18 -
13	9 17 -	10 2 -	10 7 -	46	3 11 -	3 13 -	3 15 -
14	9 16 -	10 1 -	10 6 -	47	3 8 -	3 10 -	3 11 -
15	9 11 -	9 15 -	10 - -	48	3 6 -	3 8 -	3 9 -
16	9 6 -	9 10 -	9 15 -	49	3 3 -	3 5 -	3 6 -
17	9 1 -	9 5 -	9 10 -	50	3 - -	3 2 -	3 3 -
18	8 16 -	9 - -	9 5 -				
19	8 11 -	8 15 -	9 - -	51	2 18 -	2 19 -	3 1 -
20	8 6 -	8 10 -	8 14 -	52	2 16 -	2 17 -	2 19 -
				53	2 14 -	2 15 -	2 17 -
21	8 1 -	8 5 -	8 9 -	54	2 11 -	2 12 -	2 14 -
22	7 16 -	8 - -	8 4 -	55	2 9 -	2 10 -	2 11 -
23	7 12 -	7 16 -	8 - -	56	2 7 -	2 8 -	2 9 -
24	7 7 -	7 11 -	7 14 -	57	2 5 -	2 6 -	2 7 -
25	7 3 -	7 7 -	7 10 -	58	2 3 -	2 4 -	2 5 -
26	6 19 -	7 2 -	7 6 -	59	2 - -	2 1 -	2 2 -
27	6 14 -	6 17 -	7 1 -	60	1 18 -	1 19 -	2 - -
28	6 10 -	6 13 -	6 16 -				
29	6 6 -	6 9 -	6 12 -	61	1 17 -	1 18 -	1 19 -
30	6 2 -	6 5 -	6 8 -	62	1 15 -	1 16 -	1 17 -
				63	1 13 -	1 14 -	1 15 -
31	5 18 -	6 1 -	6 4 -	64	1 11 -	1 12 -	1 13 -
32	5 15 -	5 18 -	6 1 -	65	1 10 -	1 11 -	1 12 -
33	5 11 -	5 14 -	5 17 -	66	1 8 -	1 8 -	1 9 -
34	5 7 -	5 10 -	5 12 -	67	1 7 -	1 7 -	1 8 -
35	5 4 -	5 7 -	5 9 -	68	1 5 -	1 5 -	1 6 -
36	5 1 -	5 4 -	5 6 -	69	1 4 -	1 4 -	1 5 -
37	4 17 -	4 19 -	5 2 -	70	1 3 -	1 3 -	1 4 -
38	4 14 -	4 16 -	4 19 -				
39	4 11 -	4 13 -	4 16 -	71	1 2 -	1 2 -	1 3 -
40	4 8 -	4 10 -	4 12 -	72	1 - -	1 - -	1 1 -
				73	- 19 -	- 19 -	1 - -
41	4 5 -	4 7 -	4 9 -	74	- 18 -	- 18 -	- 19 -
42	4 2 -	4 4 -	4 6 -	75	- 17 -	- 17 -	- 18 -
43	3 19 -	4 1 -	4 3 -				

INDUSTRIAL BRANCH.—INFANTILE TABLE.

TABLE of Sums payable for One Penny Weekly (no higher Premium taken).

Age next Birthday.	Amount payable if the Child should die after the Policy has been issued for											
	Three Calendar Months.	Six Calendar Months.	One Year.	Two Years.	Three Years.	Four Years.	Five Years.	Six Years.	Seven Years.	Eight Years.	Nine Years.	Ten Years.
	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.
1	1 10	2 10	3 -	3 10	4 -	4 10	5 -	6 -	7 -	8 -	9 -	10 -
2	1 15	3 -	3 10	4 -	4 10	5 -	6 -	7 -	8 -	9 -	10 -	-
3	2 -	3 10	4 -	4 10	5 -	6 -	7 -	8 -	9 -	10 -	-	-
4	2 5	4 -	4 10	5 -	6 -	7 -	8 -	9 -	10 -	-	-	-
5	2 10	4 10	5 -	6 -	7 -	8 -	9 -	10 -	-	-	-	-
6	3 -	5 -	6 -	7 -	8 -	9 -	10 -	-	-	-	-	-
7	3 10	5 -	7 -	8 -	9 -	10 -	-	-	-	-	-	-
8	4 -	5 -	8 -	9 -	10 -	-	-	-	-	-	-	-
9	4 10	5 -	9 -	10 -	-	-	-	-	-	-	-	-
10	5 -	5 -	10 -	-	-	-	-	-	-	-	-	-

If the child should die within three calendar months from date of policy no amount will be payable.

PRUDENTIAL ASSURANCE COMPANY (LIMITED)—*continued.*

II. and III.

TOTAL AMOUNT Assured for the Whole Term of a Single Life, including Amount Assured by Paid-up Policies in existence, in the Ordinary Branch on the 31st December 1891, together with the amount of Premiums receivable annually in respect of the same.

WITH PROFITS.

AGE.	Sums Assured.	Reversionary Bonuses.	Annual Premium.		AGE.	Sums Assured.	Reversionary Bonuses.	Annual Premium.	
			Ordinary.	Extra.				Ordinary.	Extra.
	£.	£.	£.	£.		£.	£.	£.	£.
12	200	-	3.1	-	54	275,400	17,569.9	12,433.3	122.8
16	600	-	10.4	.5	55	262,175	17,349.0	12,264.1	111.6
17	4,700	-	84.6	-	56	247,325	16,911.6	12,051.5	100.2
18	8,350	-	152.9	1.1	57	215,500	14,036.4	11,029.1	94.2
19	7,250	1.9	135.1	1.1	58	211,368	14,490.6	11,390.6	91.8
20	15,825	11.3	299.7	5.8	59	194,844	14,945.0	10,690.3	99.5
21	24,200	27.5	472.8	3.1	60	182,771	14,074.5	10,458.4	49.5
22	29,050	45.6	581.9	4.2	61	162,340	11,985.4	9,727.3	65.3
23	42,150	117.6	860.6	7.4	62	159,290	18,196.8	9,513.3	127.9
24	59,950	165.3	1,253.4	10.4	63	133,980	11,080.9	8,672.1	51.3
25	72,825	238.8	1,546.9	14.1	64	123,748	11,915.0	8,150.5	33.0
26	100,225	472.5	2,189.0	29.8	65	99,280	10,559.4	6,692.7	33.2
27	120,850	493.3	2,714.6	25.9	66	95,650	12,928.9	6,444.6	25.7
28	154,600	772.5	3,539.0	36.2	67	75,489	9,298.1	5,474.8	27.8
29	176,050	1,117.4	4,096.6	66.0	68	69,817	10,070.7	4,962.3	16.0
30	197,875	1,357.2	4,719.3	73.7	69	50,870	7,989.1	3,786.7	19.9
31	212,200	1,991.1	5,256.2	90.0	70	37,670	5,599.7	2,981.4	7.4
32	238,625	2,682.4	5,923.5	76.1	71	36,056	8,926.3	2,434.6	9.0
33	263,775	3,687.4	6,670.7	95.1	72	29,187	7,166.2	1,919.0	4.7
34	282,800	3,994.1	7,345.4	142.6	73	18,914	4,102.7	1,305.6	1.6
35	306,130	4,623.3	8,098.4	117.8	74	12,958	4,179.7	896.2	-
36	330,645	6,763.5	8,902.6	117.7	75	12,445	4,600.0	748.7	11.8
37	327,350	6,581.8	9,058.1	129.2	76	10,050	3,927.0	555.5	-
38	327,475	7,481.6	9,209.1	109.1	77	9,780	3,819.5	496.5	-
39	338,095	9,599.2	9,754.4	161.9	78	8,118	3,926.4	370.4	-
40	350,395	11,334.9	10,305.1	161.8	79	6,613	2,746.9	257.2	.6
41	356,910	11,085.1	10,987.3	144.6	80	5,241	2,737.7	223.0	-
42	356,850	13,548.8	11,154.7	218.0	81	4,803	2,470.4	213.6	-
43	342,525	13,838.8	11,962.1	165.8	82	2,823	1,151.9	101.0	-
44	346,170	13,720.3	11,377.6	172.6	83	1,543	857.7	78.2	-
45	347,225	14,897.9	11,733.3	171.0	84	1,052	574.4	61.4	-
46	348,700	17,497.3	12,043.2	175.4	85	394	208.0	20.2	-
47	346,975	15,428.6	12,531.7	212.5	86	1,670	699.3	86.4	-
48	362,190	18,235.5	13,248.6	181.6	87	305	97.6	4.4	-
49	334,630	17,172.5	12,725.9	167.5	89	243	146.6	11.4	-
50	324,525	17,304.6	12,856.0	177.7	90	475	334.9	27.8	-
51	345,820	20,000.7	14,060.3	151.0	92	341	311.6	28.0	-
52	312,270	17,313.4	13,325.0	119.8					
53	302,735	18,638.0	13,236.0	149.7					
TOTAL						11,180,243	544,227.5	421,077.2	4,792.6

PRUDENTIAL ASSURANCE COMPANY (LIMITED)—*continued.*

WITHOUT PROFITS.

AGE.	Sums Assured.	Annual Premiums.		AGE.	Sums Assured.	Annual Premiums.	
		Ordinary.	Extra.			Ordinary.	Extra.
	£.	£.	£.		£.	£.	£.
16	100	1·7	—	55	8,934	346·2	8·4
17	200	3·1	—	56	9,654	348·7	6·0
19	100	1·6	—	57	8,066	328·2	1·6
20	150	2·6	—	58	9,994	415·1	—
21	7	—	—	59	10,623	482·3	·3
22	17	—	—	60	9,071	406·8	1·1
23	562	10·6	—	61	7,949	357·1	6·3
24	750	14·7	—	62	10,879	543·5	2·6
25	1,085	18·5	—	63	9,300	457·8	—
26	2,067	38·9	6·0	64	13,122	725·2	1·1
27	1,356	25·4	—	65	7,895	408·0	2·8
28	2,575	47·7	—	66	7,214	389·9	6·8
29	2,578	50·4	—	67	5,884	350·7	1·1
30	2,851	59·3	—	68	8,382	451·0	—
31	2,657	54·8	2·6	69	7,650	422·0	3·3
32	4,171	87·4	2·3	70	6,644	435·3	·5
33	3,180	65·7	—	71	5,637	347·0	·5
34	2,933	59·9	·5	72	4,970	318·5	—
35	3,713	76·8	—	73	2,440	195·9	—
36	5,670	125·4	—	74	2,081	156·5	—
37	5,197	113·5	·1	75	2,888	177·6	—
38	6,228	143·1	1·1	76	1,249	88·6	—
39	6,867	174·2	4·7	77	2,400	104·5	—
40	7,258	183·4	·3	78	1,000	76·4	—
41	7,220	177·7	—	79	1,300	94·9	—
42	8,951	243·7	1·1	80	925	86·7	—
43	7,591	208·4	—	81	725	61·4	—
44	13,608	379·1	—	82	843	58·7	—
45	7,040	202·0	3·9	83	100	15·2	—
46	9,048	259·5	3·9	84	100	12·8	—
47	7,019	202·0	—	85	50	3·2	—
48	9,520	285·8	10·5	86	50	5·2	—
49	11,026	366·0	9·5	87	425	30·8	—
50	11,333	307·7	1·1	88	200	—	—
51	10,205	311·7	1·1	89	2,000	114·0	—
52	9,733	310·1	—	90			
53	9,916	343·6	7·0	91			
54	7,242	251·7	—	TOTAL, £.	362,068	14,023·4	98·1

PRUDENTIAL ASSURANCE COMPANY (LIMITED)—continued.

RE-ASSURANCES in the Ordinary Branch for the Whole Term of a Single Life in existence on the 31st December 1891.

AGES.	WITH PROFITS.			AGES.	WITHOUT PROFITS.		
	Sums Assured.	Reversionary Bonuses.	Annual Premiums.		Sums Assured.	Annual Premiums.	Extra Premiums.
	£.	£.	£.		£.	£.	£.
64	3,000	770.90	148.000	52	2,000	51.000	—
71	3,000	506.65	137.000	62	1,000	24.083	15.00
77	500	103.95	15.750	80	250	9.313	—
TOTAL, £.	6,500	1,441.50	300.750	TOTAL, £.	3,250	84.396	15.00

TOTAL AMOUNT Assured for the Whole Term of a Single Life, including Amount Assured by Free Policies in existence in the Industrial Branch, on the 31st December 1891, together with the Amount of Premiums receivable annually in respect of the same. For all Assurances the present Amounts Assured are given, but in the Valuation due allowance is made for the prospective increments.

AGES.	Sums Assured.	Annual Premiums.	AGES.	Sums Assured.	Annual Premiums.	AGES.	Sums Assured.	Annual Premiums.
	£.	£.		£.	£.		£.	£.
1	728,945	63,123.3	38	1,060,132	37,074.2	75	169,082	27,012.5
2	782,382	56,505.3	39	1,049,955	37,955.7	76	143,832	24,037.2
3	895,752	55,451.3	40	1,060,165	39,874.9	77	112,580	20,076.5
4	1,026,004	55,575.2	41	1,055,027	40,795.4	78	87,811	16,428.7
5	1,141,920	54,981.3	42	983,024	39,248.3	79	70,878	13,874.0
6	1,345,185	58,291.4	43	947,894	39,180.2	80	56,599	11,587.6
7	1,536,243	56,722.3	44	912,457	39,117.7			
8	1,705,645	54,758.4	45	923,356	41,085.4	81	48,173	10,344.8
9	1,909,340	54,149.2	46	922,601	42,422.5	82	36,063	8,059.9
10	2,036,716	51,675.0	47	913,070	43,485.0	83	25,792	6,149.6
11	2,458,170	53,260.3	48	927,353	45,974.2	84	17,795	4,445.2
12	2,410,647	52,298.6	49	900,653	46,505.6	85	13,570	3,642.4
13	2,380,223	51,710.3	50	962,373	52,465.9	86	9,647	2,667.1
14	2,392,085	52,048.1	51	983,015	55,050.3	87	7,537	2,111.5
15	2,323,839	50,778.5	52	929,176	53,878.2	88	4,473	1,323.2
16	2,258,376	48,893.2	53	871,163	52,340.4	89	3,029	931.1
17	2,157,358	47,067.4	54	861,543	53,664.9	90	1,840	593.5
18	2,075,811	45,696.1	55	847,735	54,752.3	91	1,472	490.8
19	2,016,894	44,803.0	56	820,671	54,971.6	92	931	390.8
20	1,946,530	44,004.8	57	779,230	54,148.8	93	479	157.3
21	1,932,361	44,099.8	58	775,099	56,214.0	94	260	81.0
22	1,890,219	43,930.5	59	754,032	57,343.6	95	109	44.7
23	1,874,181	44,458.2	60	710,955	55,737.7	96	138	55.5
24	1,831,173	44,312.4	61	698,531	56,639.3	97	82	28.4
25	1,789,959	44,320.7	62	628,796	52,776.5	98	32	4.3
26	1,711,451	43,259.2	63	591,110	52,310.2	99	7	2.2
27	1,642,033	42,553.9	64	548,181	50,823.2	100	28	12.2
28	1,611,075	42,781.2	65	530,388	51,683.9			
29	1,543,954	41,934.6	66	491,084	49,935.4	101	22	9.3
30	1,484,566	41,528.7	67	460,827	48,985.6	102	6	2.6
31	1,419,929	40,744.5	68	414,804	46,324.4	103	3	—
32	1,361,165	39,987.7	69	371,414	43,337.9	104	7	3.0
33	1,266,627	38,148.0	70	339,113	41,734.3	105	6	2.6
34	1,212,897	37,647.6	71	323,272	41,679.5	106	6	2.6
35	1,190,903	37,836.5	72	293,417	39,926.9	100	3	1.3
36	1,159,865	38,052.1	73	233,800	33,489.3			
37	1,109,646	37,509.5	74	191,675	28,738.2	TOTAL, £.	89,498,861	3,641,102.7

PRUDENTIAL ASSURANCE COMPANY (LIMITED)—continued.

IV., V., and VI.

TOTAL AMOUNT Assured in the Ordinary Branch for each Class of Assurance other than for the Whole Term of a Single Life, together with the Amount of Premiums receivable annually, and also showing the Total Amount of Premiums which have been received.

	ORDINARY BRANCH. With Profits.					ORDINARY BRANCH. Without Profits.				
	Total Amount Assured.	Rever- sionary Bonuses.	Annual Premiums.		Total Premiums Received.	Total Amount Assured.	Annual Premiums		Total Premiums Received.	
			Ordinary.	Extra.			Ordinary.	Extra.		
	£.	£.	£.	£.	£.	£.	£.	£.	£.	
Limited Premiums - -	39,100	446.6	2,000.8	7.1	6,684.1	6,150	243.2	1.1	3,089.9	
Increasing and Decreasing Premiums - - -	2,100	423.1	57.3	-	787.8	43,450	1,158.5	-	9,290.7	
Endowment Assurances -	15,287,652	103,117.2	981,640.9	5,837.5	2,849,680.9	183,431	7,936.9	22.0	96,607.9	
Joint Lives - - -	638,850	6,101.5	36,581.1	471.9	122,653.5	30,851	1,654.1	11.7	17,555.8	
Last of Two or more Lives -	2,299	364.9	26.5	-	521.9	7,750	220.2	-	3,808.6	
Term Assurances - - -	-	-	-	-	-	25,484	482.1	8.6	1,216.2	
Survivorships - - -	-	-	-	-	-	9,800	85.8	-	374.9	
Endowments - - -	-	-	-	-	-	104,200	5,898.4	-	32,036.5	
TOTAL - - £.	15,969,501	110,459.3	1,020,306.6	6,316.5	2,980,328.2	411,116	17,079.2	43.4	163,980.5	

There are no re-assurances for other than the whole term of a single life.

TOTAL AMOUNT Assured in the Industrial Branch for each Class of Assurance other than for the Whole Term of a Single Life, together with the Amount of Premiums receivable annually, and also showing the Total Amount of Premiums which have been received.

CLASS OF ASSURANCES.	INDUSTRIAL BRANCH.—Without Profits.		
	Total Amount Assured.	Annual Premiums.	Total Premiums Received.
	£.	£.	£.
Endowment Assurances - - - - -	742,273	54,999.53	409,788.62
Joint Lives - - - - -	2,634,612	168,475.89	590,706.28
Endowment and Whole Life Assurances - - - - -	538,357	34,940.33	71,157.56
Free Policies—Endowment Assurances - - - - -	29,248	-	49,721.07
Free Policies—Joint Lives - - - - -	7,123	-	22,136.24
Whole Life Assurances combined with Deferred Annuities * -	405	128.05	572.11
TOTAL - - - £.	3,952,018	258,513.80	1,144,081.88

* The amount of the deferred annuities is also 405 l.

VII.

TOTAL AMOUNT of Immediate Annuities on Single Lives in the Ordinary Branch.

Ages.	Annuities.	Ages.	Annuities.	Ages.	Annuities.	Ages.	Annuities.	Ages.	Annuities.
	£.		£.		£.		£.		£.
21	100.000	36	61.475	51	472.359	65	2,557.125	79	1,839.505
22	—	37	—	52	1,714.975	66	1,661.396	80	2,882.092
23	20.133	38	70.850	53	1,071.984	67	1,708.950	81	926.167
24	4.621	39	45.284	54	757.288	68	2,268.105	82	1,308.875
25	25.375	40	55.626	55	585.308	69	1,385.651		
26	—	41	29.241	56	749.593	70	2,120.613	83	190.812
27	—	42	43.750	57	723.141			84	259.341
28	5.667	43	26.800	58	965.389	71	1,762.958	85	208.183
29	17.775	44	209.021	59	986.818	72	2,340.662		
30	—	45	43.883	60	1,592.782	73	2,207.917	86	652.467
31	65.000	46	231.687			74	1,092.287	87	120.629
32	—	47	153.851	61	1,679.421	75	2,073.575	88	155.000
33	128.117	48	120.683	62	1,333.739	76	2,792.077		
34	11.767	49	629.232	63	1,607.750	77	1,215.246		
35	—	50	326.612	64	1,578.827	78	1,255.041	TOTAL, £.	53,291.072

There are no immediate annuities on single lives in the Industrial Branch.

PRUDENTIAL ASSURANCE COMPANY (LIMITED)—*continued.*

VIII.

AMOUNT of all Annuities in the Ordinary Branch, other than those specified under Heading No. VII.

Description of Annuities.	Annuities.	Annual Premiums.	Total Amount of Premiums Received.	Consideration Money.
	£.	£.	£.	£.
Immediate Joint and Survivor - -	2,206-718	- - -	- - -	30,806-492
Deferred - - - - -	390-000	151-9	353-0	475-676
Contingent - - - - -	260-000	130-6	1,716-3	—
TOTAL - - - £.	2,856-718	282-5	2,069-3	31,282-168

The particulars of the deferred annuity and whole life assurance policies are given in answer to Questions IV., V., and VI. There are no other annuities in the Industrial Branch.

IX.

The Average Rate of Interest at which the Life Assurance Funds were invested at the close of each Year, during the period since the last investigation, was:—

ORDINARY BRANCH.					INDUSTRIAL BRANCH.				
£. s. d.					£. s. d.				
In 1887 - - - -	3	9	6	per cent.	In 1887 - - - -	3	11	1	per cent.
„ 1888 - - - -	3	9	7	„	„ 1888 - - - -	3	9	6	„
„ 1889 - - - -	3	7	6	„	„ 1889 - - - -	3	7	6	„
„ 1890 - - - -	3	7	3	„	„ 1890 - - - -	3	7	5	„
„ 1891 - - - -	3	8	7	„	„ 1891 - - - -	3	8	10	„

X.

TABLES of Minimum Values allowed in the Ordinary Branch for the Surrender of Policies for the Whole Term of a Single Life, and for Endowment Assurances, exclusive of Bonus Additions.

Age at Entry.	Policy for 100 £. for Whole Term of a Single Life.				Endowment Assurance Policy for 100 £., payable at Age 60 or preceding Death.			
	Five Years' Duration.	Ten Years' Duration.	Fifteen Years' Duration.	Twenty Years' Duration.	Five Years' Duration.	Ten Years' Duration.	Fifteen Years' Duration.	Twenty Years' Duration.
20	£. s. d. 2 16 9	£. s. d. 5 13 6	£. s. d. 8 10 3	£. s. d. 11 7 -	£. s. d. 3 16 8	£. s. d. 7 8 -	£. s. d. 13 5 2	£. s. d. 20 17 7
30	3 14 3	7 8 6	11 13 9	17 9 3	5 6 8	13 14 2	24 18 9	39 17 10
40	4 18 10	10 15 1	18 1 3	26 4 6	11 4 8	29 5 2	54 1 -	—
50	6 17 11	16 5 10	26 3 10	36 9 6	32 11 -	—	—	—
60	11 - 5	22 17 1	35 6 1	46 2 3	—	—	—	—

Surrender values for endowments are made the subject of special calculation in each case.

In the Industrial Branch no allowance is made in cash for the surrender of policies; but in lieu thereof free or paid-up policies are granted under all tables when the assurances are on the lives of adults, and are of not less than five years' standing.

PRUDENTIAL ASSURANCE COMPANY (LIMITED) —continued.

SPECIMENS of Minimum Free Policy Amounts for the Surrender of Policies for the Whole Term of a Single Life.

Age at Entry.	Free Policy Amount for a Weekly Premium of One Penny paid on Original Policy.				Policy for 100 £. for Whole Term of a Single Life.			
	Five Years' Duration.	Ten Years' Duration.	Fifteen Years' Duration.	Twenty Years' Duration.	Five Years' Duration.	Ten Years' Duration.	Fifteen Years' Duration.	Twenty Years' Duration.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	- 18 -	1 12 -	2 6 -	2 18 -	10 16 -	19 7 -	27 10 -	35 4 -
30	- 15 -	1 7 -	1 18 -	2 9 -	12 10 -	22 7 -	31 11 -	39 19 -
40	- 13 -	1 3 -	1 12 -	2 - -	14 13 -	26 - -	36 3 -	45 4 -
50	- 10 -	- 18 -	1 5 -	1 11 -	17 5 -	30 4 -	41 8 -	50 12 -
60	- 8 -	- 12 -	- 16 -	1 - -	20 16 -	34 19 -	46 2 -	54 11 -

Free policies are also granted under all other tables, the amount being determined by a special valuation in each case.

(Note.)

In the Ordinary Branch the additional risk is met by providing that a deduction shall be made from the sum assured in the event of death within a term of 20 years, when the age at entry does not exceed 50 ; after that age the term is regulated by the expectation of life. This deduction decreases yearly during the term, at the end of which it disappears entirely. In valuing these policies the full sum assured is in all cases computed.

In the Industrial Branch policies on unhealthy lives are dealt with as if they had been effected at increased ages corresponding to the premiums charged.

Edgar Horne, Chairman.
Henry Harben, } Directors.
Robert Cross, }
W. J. Lancaster, Secretary.
Thos. C. Dewey, } Actuaries.
William Hughes, }
Fredk. Schooling, }

SCOTTISH METROPOLITAN LIFE ASSURANCE COMPANY.

(Third and Fourth Schedules.)

STATEMENT OF ACCOUNTS

Of the Scottish Metropolitan Life Assurance Company, for Year ending 31st December 1891.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.	
Amount of Life Assurance Fund at 31st December 1890 - - - - -	126,256	17	3	Claims under Policies paid and outstanding (after deduction of Sums re-assured) - - - - -	13,844	16	2	
Total Funds, as at 31st December 1890 : - - - - -	£.	s.	d.	Surrenders - - - - -	1,271	2	5	
Life Assurance Fund - - - - -	126,256	17	3	Annuities - - - - -	1,767	11	6	
Shareholders' Capital paid up - - - - -	24,000	-	-	Commission, paid and outstanding - - - - -	2,253	18	8	
	£. 150,256	17	3	Expenses of Management, paid and outstanding, viz. : - - - - -	£.	s.	d.	
				Advertising, Printing, and Stationery - - - - -	450	1	10	
Premiums (after deduction of Re-assurances) - - - - -	40,598	6	9	Expenses at Head Office and Branches - - - - -	6,065	15	9	
Interest and Dividends (received and accrued) - - - - -	5,759	8	8	Medical Officers' Fees - - - - -	447	9	6	
Consideration for Annuities granted - - - - -	251	16	1	Directors' Fees - - - - -	420	-	-	
					7,393	7	1	
				Income Tax - - - - -	85	2	8	
				Dividend to Shareholders - - - - -	1,440	-	-	
				Amount of Life Assurance Fund at 31st December 1891, as per Fourth Schedule - - - - -	144,820	10	3	
	£.	172,866	8		£.	172,866	8	9

II.—ACCIDENT AND GENERAL REVENUE ACCOUNT.

Amount of Accident and General Fund at 31st December 1890 -	£.	s.	d.	Claims - - - - -	£.	s.	d.	
	1,396	15	2	Bonus Reductions to Policyholders - - - - -	1,225	8	7	
				Commission - - - - -	209	2	6	
Premiums - - - - -	£.	s.	d.	Expenses of Management - - - - -	685	6	7	
Less Re-assurances * - - - - -	5,233	15	2	Furnishings written off - - - - -	2,000	-	-	
	917	18	1	Income Tax - - - - -	187	1	6	
	4,315	17	1	Amount of Accident and General Fund at 31st December 1891, as per Fourth Schedule - - - - -	7	2	8	
Interest and Dividends (received and accrued) - - - - -	285	7	-		1,706	4	11	
Transfer and Assignment Fees - - - - -	22	7	6		£.	6,020	6	9
	£.	6,020	6	9				

* Including the re-assurance of all fatal risks.

BALANCE SHEET

Of the Scottish Metropolitan Life Assurance Company, on the 31st December 1891.

LIABILITIES.				ASSETS.				
	£.	s.	d.		£.	s.	d.	
Shareholders' Capital paid up	24,000	-	-	Mortgages on Property within the United Kingdom	35,058	11	4	
Life Assurance Fund	144,820	10	3	Investments:				
This amount is in excess of the sum required to be carried to the Life Assurance Fund in terms of the Articles of Association of the Company.				Indian and Colonial Government Securities	21,037	4	5	
Accident and General Fund	1,706	4	11	Railway and other Debentures, and Debenture Stocks	21,885	4	11	
Total Funds	170,526	15	2	Fixed Deposits with Colonial Banks	500	-	-	
Claims admitted but not yet paid	501	13	4	Feu Duties	1,005	-	-	
Unclaimed Dividends	8	2	-	House Property	13,600	-	-	
Other Sums owing by the Company	990	5	2					
				Loans on Life Interests and Reversions	45,720	5	11	
				Loans on Stocks and Shares	4,070	-	-	
				Loans on Policies (within Surrender Value)	4,074	16	4	
				Loans on Personal Security	1,710	2	5	
				Loans on Local Rates, &c.	2,731	18	6	
				Outstanding Premiums	11,603	13	4	
				Outstanding and accrued Interest	1,510	6	10	
				Furnishings, Head Office and Branches	1,500	-	-	
				Cash in Bank:				
				On Current Account	2,264	5	6	
				On Deposit	3,000	-	-	
				Cash in hand	158	6	2	
	172,026	15	8					
					£.	172,026	15	8

D. Scott Moncrieff, Director.
 William C. McEwen, Director.
 R. A. Robertson, Director.
 Wm. Gibson Bloxson, Manager.

We hereby certify (First) that we have examined and audited the Accounts of the Scottish Metropolitan Life Assurance Company for the year to 31st December 1891; (Second) that the foregoing Life Assurance and Accident and General Revenue Accounts contain a correct summary of the Receipts and Payments for the year; and (Third) that the above Balance Sheet exhibits a true statement of the Company's affairs as at 31st December 1891, as appearing in the Company's Books. We have also inspected the various Securities, and have found them to be in order.

Edinburgh, 19 April 1892.

Scott Moncrieff, Thomson & Shiells, C.A., Auditors.

LAW PROPERTY ASSURANCE AND TRUST SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Law Property Assurance and Trust Society, for the Year ending 31st December 1891.

Amount of Funds at the beginning of the Year	£. s. d.	Claims:	£. s. d.
	8,962 11 3	Whole Term, &c.	2,296 9 11
		Allowance while incapacitated	5 - -
Premiums	345 5 6	Policies surrendered	6,407 13 2
Less Re-assurances	154 6 5	Annuities	102 17 3
	190 19 1	Income Tax on Annuities (1890)	3 14 -
Interest on Investments	309 16 3	Expenses of Management, viz.:	
Commission	- 1 4	Secretary, Disbursements	82 11 5
Fees	- 7 8	Quinquennial Valuation, Actuary and Expenses	28 11 6
Amount received for Calls on Shares	5,121 19 10	Auditor	3 3 -
		N.P. Bank, Stamp Charges	- 12 -
		Law Expenses and Fees on negotiating Surrenders	868 6 5
			983 4 4
		Amount written off Loan as corrected	436 3 4
		Amount of Funds at the end of the Year	4,350 13 5
	£. 14,585 15 5		£. 14,585 15 5

BALANCE SHEET

Of the Law Property Assurance and Trust Society, on the 31st December 1891.

LIABILITIES.	£. s. d.	ASSETS.	£. s. d.
Shareholders' Capital	62,454 7 10	Mortgages	119 9 6
Claims due or admitted but not paid	462 6 1	Loans on Personal Security (doubtful)	47 10 8
Amounts due, viz.:		Outstanding Premiums	6 14 7
Sundry Persons' Commission	57 10 4	Cash at Bank on Deposit	4,000 - -
Daubeny & Mead, Costs and Fees	323 3 4	Cash at Bank on Current Account	1,737 2 4
	380 13 8	Cash in hand	2 5 4
Calls in Advance:			5,913 2 5
Dividend of 93 l. 17 s. 6 d. on 100 Shares of 1 l. per Share uncalled	93 17 6	Deficiency, viz.:—Accumulated excess of Expenditure over Receipts (this Amount being deducted from the Shareholders' Capital leaves 4,350 l. 13 s. 5 d., the Amount of Funds at the end of the Year, as per First Schedule)	58,103 14 5
Dividend on 10 Shares of 8 l. per share uncalled	80 - -		
Amount received to compound Liability	540 - -		
Shareholders' Dividends unpaid	5 11 9		
	£. 64,016 16 10		£. 64,016 16 10

Robert Daubeny, Chairman.
W. Maple, } Directors.
E. F. Kelsey, }
R. G. Hansell, Secretary.

I have examined this Account with the Vouchers, and it appears to be correct in all particulars.

28 September 1892.

W. L. Ollard.

BRITISH EQUITABLE ASSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the British Equitable Assurance Company, for the Year ending 31st January 1892.

	£.	s.	d.	Claims under Policies (after deduction of Sums re-assured), viz.:	£.	s.	d.
Amount of Funds at the beginning of the Year	1,328,229	12	11	Death Claims -	74,392	3	6
Premiums - - - - -	138,318	5	6	Matured Claims -	29,417	17	9
Interest and Dividends - - - - -	55,071	11	-	Surrenders - - - - -	-	-	-
Fines and Fees - - - - -	315	-	5	Annuities - - - - -	-	-	-
				Commission - - - - -	-	-	-
				Expenses of Management (including Extension Expenses) - - - - -	-	-	-
				Dividends and Bonuses to Shareholders - - - - -	-	-	-
				Bad Debts - - - - -	-	-	-
				Amount of Funds at the end of the Year, as per Second Schedule - - - - -	-	-	-
£.	1,521,934	9	10	£.	1,521,934	9	10

BALANCE SHEET

Of the British Equitable Assurance Company, on the 31st January 1892.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up - - -	25,000	-	-	Mortgages on Property within the United Kingdom:			
Undivided Shareholders' Profits * - - -	31,072	9	-	Principal - - - - -	159,380	6	9
Assurance Fund - - - - -	1,312,459	12	9	Interest, &c. - - - - -			
Total Funds, as per First Schedule - - -	1,368,532	1	9	Current Quarter's Interest -	1,167	18	11
Claims admitted but not paid - - -	8,035	10	9	Arrears - - - - -	824	1	5
Sundry Persons - - - - -	1,058	8	2	Loans on the Company's Policies:			
Depreciation Provision Account - - -	5,148	2	6	Capital - - - - -	63,158	19	8
				Current Interest - - - - -	1,608	4	7
				Arrears - - - - -	2,121	7	4
				Investments:			
				Indian and Colonial Govern-			
				ment Securities:			
				Capital - - - - -	91,453	2	9
				Current Interest - - - - -	489	7	2
				House Property:			
				Capital - - - - -	88,711	14	8
				Christmas Rents - - - - -	57	14	-
				Current Quarter - - - - -	14	2	7
				Ground Rents: †			
				Capital - - - - -	896,385	15	10
				Christmas Rents (not yet in collection) - - - - -	9,812	-	1
				Current Quarter to date - - - - -	3,361	5	9
				Arrears - - - - -	1,433	17	5
				Agents' Balances ‡ - - - - -	31,294	14	2
				Outstanding Interest - - - - -	20,889	19	3
				Cash:			
				On Deposit - - - - -	27,045	5	9
				In hand and on Current Account - - - - -	4,890	8	3
				Loans to Clerks - - - - -	31,935	14	-
				Furniture, Fittings, &c. - - - - -	319	19	8
£.	1,382,774	3	2	£.	1,382,774	3	2

* This is increased from last year by 3,000 £. carried over on triennial valuation.

† £. 782,937. 12. 2. of which are freehold ground rents.

‡ The January 1892 renewals amounted to 45,546 £. A very large proportion of these was in the agents' hands on 31st January, as the date for returning their accounts is 5th February.

Edw. B. Underhill, Chairman.
Wm. Geo. Lemon,
Thomas Edmund Heller, } Directors.
W. S. Gover, Manager.

Audited by us and found correct.

Alfred Henry Baynes,
T. H. Wells,
Robert Rae, } Auditors.

LEGAL AND GENERAL LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Legal and General Life Assurance Society, for the Year ending 31st December 1891.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	2,470,785	12	1	Claims under Policies - - - - -	177,014	-	-
Premiums: £. s. d. £. s. d.				Surrenders - - - - -	5,493	16	8
New Pre-miums - 32,741 11 9				Annuities - - - - -	19,028	8	5
Less per Re-assurances - 4,800 14 1							
	27,940	17	8	Commission - - - - -	12,894	8	1
Renewal Pre-miums - 186,450 3 4				Less per Re-assurances - - - - -	2,147	-	9
Less per Re-assurances - 32,502 3 8							
	153,947	19	8	Expenses of Management - 15,504 15 5			
				Interest in lieu of Rent of Freehold Offices - - - 800 - -			
					16,304	15	5
	181,888	17	4	Dividends and Bonuses to Shareholders -	13,500	-	-
Consideration for Annuities granted - -	61,888	12	6	Bonus Commutations - - - - -	4,515	4	1
Interest and Dividends (less 2,520 l. 19 s. 6 d., Income tax) - - - - -	103,422	13	9		246,603	11	11
Balance of Enhancement of sundry Securities on Re-valuation at Bonus Period - - -	6,016	7	6	Amount of Funds at the end of the Year, as per Second Schedule - - - - -	2,577,398	11	3
	£. 2,824,002	3	2		£. 2,824,002	3	2

BALANCE SHEET

Of the Legal and General Life Assurance Society, on the 31st December 1891.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital Paid up 160,000 - -				Mortgages on Property within the United Kingdom - - - - -	1,690,548	15	6
Ditto Reserve for Dividends and Bonuses, &c. - - 15,192 4 5				Loans on the Society's Policies - - - - -	41,177	19	8
	175,192	4	5	Investments:			
Assurance Fund - - - - -	2,402,206	6	10	British Government Securities - - -	56,803	18	5
Total Funds, as per First Schedule - £.	2,577,398	11	3	Indian and Colonial Government Securities - - -	52,180	12	9
Claims admitted, but not paid - - -	9,893	-	-	Foreign Government Securities - - -	29,160	-	-
Dividends to Shareholders - - - - -	583	2	-	Railway and other Debentures and Debenture Stocks: £. s. d.			
Temporary Balance in favour of Mortgagors -	342	8	6	English - - - - -	68,399	15	8
				Indian (Guaranteed) - - - - -	79,285	-	-
				Trust Company's Debenture - - - - -	5,000	-	-
					152,684	15	8
				Railway Shares - - - - -	42,301	9	10
				House Property:			
				The Society's Freehold Offices and Chambers 35,000 - -			
				Leasehold, perpetually renewable - - - - -	13,534	6	11
					48,534	6	11
				Estate at Birkenhead - - - - -	30,000	-	-
				Rent Charges - - - - -	30,519	15	9
				Reversions and Reversionary Annuities -	266,639	-	-
				Life Interests in possession - - - - -	71,068	11	4
				Shares in the Society (140) - - - - -	1,021	15	-
				Loans upon Personal Security - - - - -	17,700	-	-
				Outstanding Premiums - 13,387 13 4			
				Outstanding Interest - - 10,144 1 9			
					23,531	15	1
				Cash:			
				On Deposit - - - - -	27,000	-	-
				In hand, and on Current Account - - - - -	7,344	5	10
					34,344	5	10
£. 2,588,217	1	9		£. 2,588,217	1	9	

Wm. Williams, Chairman.
 Richard Garth, } Directors.
 Fredk. John Blake, }
 E. Colquhoun, Actuary and Manager.

12 April 1892.

LEGAL AND GENERAL LIFE ASSURANCE SOCIETY—*continued.*

(Fifth Schedule.)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Legal and General Life Assurance Society, made by the Actuary.

I.

The date up to which the valuation is made is the 31st December 1891.

II.

The Deed of Settlement provides, Section 100, "That, at the expiration of every period (to be fixed by the Board of Directors) not exceeding Seven years, a calculation be made of the amount of the Profits which, according to the existing knowledge of the principles and the approved practice of Life Assurance at the time, may, in the judgment of the Actuary of the Society, or of other the person or persons making such calculation, be with safety set apart."

The principles adopted under the authority of this Section are as follows:—

The calculation has been made, for Policies of all durations, according to the strict Net-Premium method by the Institute of Actuaries' Tables; the H^m (5) 3 per cent. Table of Mortality having been used in conjunction with the H^m 3 per cent. Net-Premiums.

The same method was adopted for Special Policies, except for a few classes valued by the H^m Table throughout.

The Ordinary Whole-Life Policies have been valued in classes according to age, all persons born between the 1st July in one year and the 30th June in the following year being treated as of the same age. For example, all persons born between the 1st July 1861, and the 30th June 1862, have been assumed to be born on the 31st December 1861, and have been treated in the valuation as of the age of 30. In this classification is also included all paid up Policies, and Policies effected under an ascending or descending scale of Premium in which a uniform Premium is in future payable.

It was assumed in the valuation that the Premiums were, one with another, payable six months from the date of valuation.

The Deed of Settlement, Sections 100 and 101, further provides "that the sum appropriated as profit to the Policies shall be apportioned as an immediate bonus in such a manner as the Directors shall consider fair and equitable."

The distribution of Profits ascertained at this valuation has been made on the principle of increasing by a uniform percentage, not only the sum assured, but also any previous bonus remaining attached to the Policy.

III.

The Whole Life Assurances, of all durations, were valued by the H^m (5) Table of the Institute of Actuaries, in conjunction with the H^m Net-Premiums.

The same method was adopted for Special Policies, except for a few classes valued by the H^m Table throughout.

The value of the term Assurances was taken to be one year's premium at least.

A reserve of half a year's premium was also made for current risks for foreign residence and war-risk.

The value of the issue Assurances was taken to be all the premiums received.

The Immediate Annuities were valued by the Government Mortality Table, and the Special Annuities by the Carlisle Table.

IV.

The rate of interest assumed in the calculations was 3 per cent.

V.

The whole excess in the office premiums actually receivable in the future above the Net (H^m 3 per cent.) premiums is reserved as a provision for future expenses and profits.

In the case of limited premium and paid-up Policies, a further special reserve has been made to provide for these a fund available for Expenses and Profits in future years, when no premiums will be payable to the Society.

VI.

CONSOLIDATED REVENUE ACCOUNT of the Legal and General Life Assurance Society for Five Years, commencing 1st January 1887, and ending 31st December 1891.

	£.	s.	d.		£.	s.	d.
Amount of Funds on 1st January 1887, the beginning of the period.	2,119,060	11	4	Claims under Policies - - - -	766,839	-	-
Premiums - - - - -	817,058	8	8	Surrenders - - - - -	39,329	17	9
Consideration for Annuities granted -	223,309	-	3	Annuities - - - - -	52,930	8	11
Interest and Dividends - - - -	469,067	12	11	Commission - - - - -	45,099	9	3
Profit on Investments - - - -	20,890	14	11	Expenses of Management - - - -	67,008	3	3
				Interest in lieu of Rent of Freehold Offices.	4,000	-	-
				Dividends and Bonuses to Shareholders	67,500	-	-
				Bonus Commutations - - - -	29,280	15	8
					1,071,987	14	10
				Amount of Funds on 31st December 1891, the end of the period, as per First Schedule.	2,577,398	11	3
£.	3,649,386	6	1	£.	3,649,386	6	1

LEGAL AND GENERAL LIFE ASSURANCE SOCIETY—continued.

VII.

SUMMARY AND VALUATION of the Policies of the Legal and General Life Assurance Society,
as at 31st December 1891.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums. (H.M. 3.)	Assurances Valued by the Institute of Actuaries' H.M. (3) Table; Annuities by the Government Annuity and Carlisle Tables. Interest 3 per Cent.			
		£.	£.	£.	£.	£.	£.	£.
ASSURANCES.								
I.—WITH PARTICIPATION IN PROFITS.								
Whole Term of Life - - - - -	2,747	4,324,540·392	122,731·130	96,064	2,752,736	1,563,349	1,209,563	1,543,173
Extra Premiums thereon - - - - -	-	-	639·567	-	-	-	-	320
Limited and Commuted Premiums - - - - -	99	161,021	3,655·535	2,991	101,176	33,416	27,170	74,006
Last Survivor - - - - -	4	12,566	124·350	80	9,433	986	694	8,799
Joint Life - - - - -	12	16,410	731·869	522	10,906	6,006	4,671	6,325
By Ascending Premiums - - - - -	22	15,700	341·801	-	-	-	-	340
By Descending Premiums - - - - -	1	3,046	180·000	148	1,927	1,339	1,098	629
Endowment Assurances - - - - -	274	131,117·417	6,007·047	4,869	73,770	78,211	63,293	10,477
Deferred Assurance - - - - -	1	2,000	60·000	-	-	-	-	180
Extra Premiums thereon - - - - -	-	-	41·067	-	-	-	-	21
	3,160	4,866,400·809	134,712·367	104,674	2,950,038	1,683,317	1,309,429	1,614,470
II.—WITHOUT PARTICIPATION IN PROFITS.								
Whole Term of Life - - - - -	881	1,926,690·334	59,308·043	53,597	1,058,283	809,209	729,001	329,282
Extra Premiums thereon - - - - -	-	-	429·846	-	-	-	-	215
Limited and Commuted Premiums - - - - -	28	83,719·450	1,059·767	979	49,853	7,476	6,971	42,892
Last Survivor - - - - -	13	76,625	1,095·605	969	26,861	22,402	19,844	7,017
Joint Life - - - - -	5	4,630	221·197	195	2,953	2,558	2,235	718
By Ascending Premiums - - - - -	58	119,325	2,062·979	-	-	-	-	2,061
Endowment Assurances - - - - -	74	66,050	3,355·416	3,028	45,040	31,850	28,932	16,058
Endowment - - - - -	25	92,094·583	2,386·460	-	-	-	-	5,334
Contingent - - - - -	145	224,486	2,734·482	2,088	16,405	14,087	11,011	5,394
Term - - - - -	106	177,984	1,717·873	-	-	-	-	2,907
Issue Risks - - - - -	92	499,159	-	-	-	-	-	19,667
Increasing Assurances - - - - -	2	27,874	2,017·500	1,853	39,621	37,380	34,440	5,181
Extra Premiums thereon - - - - -	-	-	153·125	-	-	-	-	77
	1,429	3,292,637·367	76,542·323	62,684	1,239,016	923,865	832,484	436,793
TOTAL Assurances - - - - -	4,589	8,159,038·176	211,254·690	167,358	4,189,054	2,609,182	2,138,913	2,081,263
Deduct Re-assurances - - - - -	-	1,464,201·788	36,877·1 9	31,537	709,001	513,236	443,246	260,807
Net Amount of Assurances - - - - -	4,589	6,694,836·388	174,377·521	135,821	3,480,053	2,095,946	1,695,667	1,820,456
Adjustments - - - - -	-	-	-	-	-	-	-	46,450
								1,866,906
ANNUITIES.								
		Per Annum.						
Immediate - - - - -	153	21,141·482	-	-	-	-	-	204,853
Joint Lives - - - - -	3	2,300·000	-	-	-	-	-	8,757
Last Survivor - - - - -	10	697·009	-	-	-	-	-	9,394
Term Life - - - - -	2	100·000	-	-	-	-	-	1,339
Term Certain - - - - -	2	155·250	-	-	-	-	-	920
Deferred Temporary - - - - -	1	550·000	-	-	-	-	-	867
Deferred - - - - -	1	484·000	-	-	-	-	-	2,235
Contingent - - - - -	11	4,228·158	737·917	-	-	-	-	3,523
	183	29,655·899	175,115·433	135,821	3,480,053	2,095,946	1,690,667	2,099,794
Less, Annuities Re-assured - - - - -	-	2,000·000	490·000	-	-	-	-	426
	183	27,655·899	174,635·433	135,821	3,480,53	2,095,946	1,690,667	2,098,368

VALUATION BALANCE SHEET of the Legal and General Life Assurance Society,
as at 31st December 1891.

	£.	s.	d.		£.	s.	d.
Net Liability under Assurance and Annuity Transactions (as per Summary and Valuation) - - - - -	2,098,368	-	-	Assurance Fund (as per Annual Balance Sheet annexed)	2,402,206	6	10
Claims announced but not yet proved - - - - -	15,582	-	-				
	2 113,950	-	-				
Disposable Surplus - - - - -	288,256	6	10				
£.	2,402,206	6	10	£.	2,402,206	6	10

LEGAL AND GENERAL LIFE ASSURANCE SOCIETY—continued.

VIII.

No Policy is entitled to share in Profits unless it has been five complete years in force; but for those which may not at the time have completed the qualifying five years, a proportionate addition is reserved to attach at the date of such completion.

IX.

(1.) The amount of surplus brought out by the valuation was 288,256 *l.* 6 *s.* 10 *d.*, including the sum of 30,938 *l.*, which was left undivided in 1886 and of which a large portion has been absorbed by a more stringent valuation. To this must be added the sum of 15,492 *l.*, being Interim Bonus, and interest thereon, paid to deceased Policyholders on account of the profits of the Quinquennium, thus making a total surplus of 303,748 *l.* 6 *s.* 10 *d.*

(2.) Of this sum 260,550 *l.* was divided.

	£.
The sum divided amongst the Policyholders was	£. 219,003
This amount being arrived at as follows:—	
Policyholders' share (nine-tenths) of profits for the five years	234,495
Less amount already paid by way of intermediate Bonuses to the representatives of deceased Policyholders with interest thereon	15,492
Balance now divided	£. 219,003

amongst 2,700 Policies insuring 3,866,420 *l.*, sums assured and Bonus additions of 635,351 *l.*

(3.) Specimens of Bonus additions now allotted to Policies for 100 *l.* on which no previous Bonus has been surrendered.

DURATION OF POLICY.

5 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	45 Years.
£.	£.	£.	£.	£.	£.	£.	£.	£.
9	10	10	11	12	13	14	16	17

The Bonus Additions are the same for all ages at entry.

Bonus additions may be surrendered at the time of declaration for a temporary reduction from the Premiums; and at any time for cash or permanent reduction at rates of which the following are specimens:—

Age last Birthday.	Cash Value of each 10 <i>l.</i> of Bonus addition.	Deduction from Annual Premium for each 10 <i>l.</i> of Bonus addition.	
		For Five Years.	For Life.
	£. s. d.	£. s. d.	£. s. d.
20	2 8 11	— 10 11	— 2 7
30	3 — 6	— 13 7	— 3 5
40	3 15 10	— 17 1	— 4 10
50	4 15 10	1 2 —	— 7 4
60	5 19 6	1 8 6	— 12 —
70	7 4 —	1 17 6	1 1 2
80	8 4 7	2 13 2	2 — 1

Wm. Williams, Chairman.
 Richard Garth,
 Fredk. John Blake, } Directors.
 E. Colquhoun, Actuary and Manager.

16 August 1892.

LEGAL AND GENERAL LIFE ASSURANCE SOCIETY—continued.

(Sixth Schedule.)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the Legal and General Life Assurance Society, on the 31st December 1891.

I.

ANNUAL PREMIUMS for an Assurance of 100 £. payable at Death.

Age not exceeding	WITH PROFITS.		WITHOUT PROFITS.	Age not exceeding	WITH PROFITS.		WITHOUT PROFITS.
	1.	2.			1.	2.	
	£. s. d.	£. s. d.	£. s. d.		£. s. d.	£. s. d.	£. s. d.
15	1 16 2	1 14 4	1 9 10	38	3 2 4	2 19 3	2 12 6
15½	1 16 6	1 14 8	1 10 3	38½	3 3 2	3 - -	2 13 4
16	1 16 11	1 15 1	1 10 7	39	3 4 1	3 - 10	2 14 2
16½	1 17 4	1 15 6	1 11 -	39½	3 5 -	3 1 9	2 15 1
17	1 17 9	1 15 11	1 11 4	40	3 5 11	3 2 8	2 16 -
17½	1 18 2	1 16 3	1 11 9	40½	3 6 10	3 3 6	2 17 -
18	1 18 7	1 16 8	1 12 1	41	3 7 10	3 4 5	2 17 11
18½	1 19 -	1 17 -	1 12 6	41½	3 8 10	3 5 4	2 18 11
19	1 19 5	1 17 5	1 12 11	42	3 9 10	3 6 4	2 19 11
19½	1 19 10	1 17 10	1 13 3	42½	3 10 11	3 7 4	3 - 11
20	2 - 4	1 18 4	1 13 8	43	3 12 -	3 8 5	3 2 -
20½	2 - 9	1 18 9	1 14 -	43½	3 13 1	3 9 5	3 3 1
21	2 1 2	1 19 2	1 14 5	44	3 14 3	3 10 6	3 4 3
21½	2 1 7	1 19 7	1 14 10	44½	3 15 5	3 11 7	3 5 5
22	2 2 1	2 - -	1 15 2	45	3 16 7	3 12 9	3 6 7
22½	2 2 7	2 - 5	1 15 7	45½	3 17 10	3 13 11	3 7 9
23	2 3 1	2 - 11	1 16 -	46	3 19 1	3 15 1	3 9 -
23½	2 3 7	2 1 4	1 16 4	46½	4 - 5	3 16 4	3 10 4
24	2 4 1	2 1 10	1 16 9	47	4 1 9	3 17 8	3 11 8
24½	2 4 7	2 2 4	1 17 2	47½	4 3 2	3 19 -	3 13 -
25	2 5 1	2 2 10	1 17 7	48	4 4 7	4 - 4	3 14 4
25½	2 5 7	2 3 4	1 17 11	48½	4 6 1	4 1 10	3 15 9
26	2 6 2	2 3 10	1 18 4	49	4 7 7	4 3 4	3 17 3
26½	2 6 8	2 4 4	1 18 9	49½	4 9 2	4 4 9	3 18 9
27	2 7 3	2 4 11	1 19 2	50	4 10 9	4 6 3	4 - 4
27½	2 7 9	2 5 5	1 19 7	50½	4 12 7	4 8 -	4 2 -
28	2 8 4	2 5 11	2 - -	51	4 14 6	4 9 9	4 3 8
28½	2 8 11	2 6 5	2 - 6	51½	4 16 5	4 11 7	4 5 5
29	2 9 6	2 7 -	2 1 -	52	4 18 4	4 13 5	4 7 2
29½	2 10 1	2 7 7	2 1 6	52½	5 - 5	4 15 4	4 9 -
30	2 10 9	2 8 3	2 2 -	53	5 2 6	4 17 4	4 10 10
30½	2 11 4	2 8 10	2 2 7	53½	5 4 8	4 19 5	4 12 10
31	2 12 -	2 9 5	2 3 2	54	5 6 10	5 1 6	4 14 10
31½	2 12 8	2 10 -	2 3 8	54½	5 9 2	5 3 8	4 17 -
32	2 13 4	2 10 8	2 4 3	55	5 11 6	5 5 11	4 19 2
32½	2 14 -	2 11 3	2 4 10	55½	5 13 11	5 8 3	5 1 5
33	2 14 8	2 11 11	2 5 6	56	5 16 5	5 10 7	5 3 8
33½	2 15 4	2 12 7	2 6 1	56½	5 19 -	5 13 1	5 6 1
34	2 16 1	2 13 3	2 6 8	57	6 1 8	5 15 7	5 8 6
34½	2 16 10	2 13 11	2 7 4	57½	6 4 5	5 18 2	5 11 1
35	2 17 7	2 14 8	2 8 -	58	6 7 2	6 - 10	5 13 8
35½	2 18 4	2 15 4	2 8 8	58½	6 10 2	6 3 8	5 16 4
36	2 19 1	2 16 1	2 9 5	59	6 13 2	6 6 6	5 19 -
36½	2 19 10	2 16 10	2 10 2	59½	6 16 3	6 9 5	6 1 10
37	3 - 8	2 17 8	2 10 11	60	6 19 5	6 12 5	6 4 8
37½	3 1 6	2 18 5	2 11 8				

(1.) Under this Table the Bonus is added to the Policy, but can be surrendered (a) for a cash payment; (b) for a reduction of Premium for five years; (c) for a permanent reduction of the Premium.
 (2.) Under this Table the Bonus is applied to permanently reduce the Premium.

LEGAL AND GENERAL LIFE ASSURANCE SOCIETY—continued.

II. and III.

Total amount assured and premiums receivable annually for each year of life on policies, with and without profits, for the whole term of life in existence on 31st December 1891.

AGE.	WITH PROFITS.				WITHOUT PROFITS.		
	2.		3.		2.	3.	
	Sums Assured.	Bonus Additions.	Office Yearly Premiums.	Extra Premiums.	Sums Assured.	Office Yearly Premiums.	Extra Premiums.
	£.	£.	£.	£.	£.	£.	£.
19	3,500	-	57,167	-	-	-	-
18	-	-	-	-	6,000	78,500	-
15	5,000	-	76,250	6,250	-	-	-
18	800	-	15,538	-	-	-	-
20	1,600	-	31,166	-	-	-	-
21	8,600	-	167,342	-	-	-	-
22	6,700	-	134,646	250	5,100	89,242	-
23	12,600	-	255,580	2,500	6,590	117,058	125
24	6,550	-	138,047	-	2,250	40,609	-
25	17,600	-	403,334	500	5,000	90,876	2,500
26	26,087	-	590,452	5,750	51,350	946,414	-
27	20,600	15	443,065	10,000	27,350	494,713	-
28	35,350	46	803,322	15,625	8,060	156,454	-
29	38,450	204	887,842	15,125	4,325	85,983	10,000
30	49,850	438	1,173,196	74,650	12,050	243,043	16,688
31	63,450	501	1,482,543	4,375	33,336	685,076	15,000
32	34,450	251	838,134	3,750	14,450	295,471	15,000
33	73,400	1,432	1,807,808	24,642	36,600	768,079	57,733
34	72,250	1,940	1,798,073	79,750	53,434	1,199,375	700
35	65,300	2,213	1,621,110	27,950	201,450	4,042,350	31,250
36	52,200	1,010	1,348,855	20,750	17,223	381,825	-
37	84,000	3,492	2,167,760	7,250	62,300	1,472,094	50,000
38	59,250	405,75	1,668,909	28,250	2,800	53,688	-
39	160,100	4,911	4,510,627	10,000	156,948	4,048,937	143,850
40	96,750	3,177	2,678,555	-	12,630	296,917	-
41	85,000	2,547	2,407,195	5,750	42,921	1,018,714	-
42	86,300	5,228	2,388,384	56,083	45,750	1,236,455	-
43	92,850	9,378	2,492,383	17,750	38,100	984,338	-
44	63,290	8,037	1,740,766	88,750	53,200	1,571,910	-
45	95,550	8,707	2,787,001	3,867	70,050	2,088,246	-
46	106,800	10,643	3,115,492	500	27,042	803,304	-
47	96,750	10,248	2,833,192	17,000	75,450	1,898,151	-
48	63,250	6,400	1,911,856	-	13,950	420,410	-
49	120,970	12,193	3,823,185	25,750	57,250	1,714,779	-
50	63,600	4,761	2,090,726	16,750	23,266,667	720,043	-
51	145,450	18,374	4,775,321	-	93,000	2,737,236	61,250
52	90,925	11,295	2,740,830	3,000	51,400	1,832,605	6,000
53	115,300	10,186	3,625,308	-	24,400	1,013,714	-
54	69,950	11,616	2,270,431	13,500	16,045	495,393	-
55	110,450	24,415	3,449,509	13,750	31,050	1,185,133	-
56	103,280	15,145	3,011,679	-	94,050	2,950,119	5,000
57	153,060	24,357	5,577,857	-	31,420	1,463,944	2,250
58	101,850	25,427	3,286,211	-	47,350	1,735,325	-
59	42,700	7,964	1,385,852	-	43,500	1,671,105	-
60	42,600	9,972	1,374,211	-	200	7,792	-
61	51,600	9,668	2,057,914	-	38,933	1,642,450	-
62	97,450	26,190	3,258,386	38,750	39,730	1,672,575	12,500
63	123,480	23,556	4,956,515	-	12,610	545,105	-
64	43,349	9,760	1,394,796	-	39,420	1,791,741	-
65	33,650	6,988	1,472,557	-	40,250	2,213,497	-
66	49,260	11,273	1,771,068	-	29,500	1,985,566	-
67	63,830	16,479	2,182,490	-	27,820	1,465,810	-
68	73,550	22,209	2,763,668	-	4,400	214,418	-
69	38,920	13,481	1,170,172	-	2,366,667	120,434	-
70	44,800	17,670	1,435,762	-	12,400	562,403	-
71	58,528	17,463	2,231,071	-	2,610	161,562	-
72	57,660,667	23,082	2,176,579	-	2,825	152,205	-
73	40,201	13,002	1,567,027	-	10,100	817,425	-
74	50,150	20,259	1,861,446	-	6,650	336,463	-
75	41,764,975	13,841	2,143,128	-	18,600	733,758	-
76	27,800	14,653	971,526	1,000	9,010	402,868	-
77	27,249	12,314	995,878	-	900	19,917	-
78	26,745	10,018	1,108,139	-	5,000	144,221	-
79	20,099	8,172	844,292	-	6,200	139,242	-
80	28,550	12,218	1,252,562	-	1,625	48,916	-
81	18,399	11,577	573,534	-	5,000	531,250	-
82	9,399	6,044	306,806	-	2,200	283,525	-
83	14,600	9,851	493,715	-	200	4,800	-
84	13,150	6,335	620,396	-	4,650	181,130	-
85	4,200	784	267,963	-	-	-	-
86	6,100	3,400	216,288	-	-	-	-
87	3,750	892	248,892	-	50	1,342	-
88	2,499	595	141,784	-	-	-	-
90	1,999	1,853	60,637	-	-	-	-
92	820	625	34,679	-	-	-	-
93	3,000	1,014	104,750	-	-	-	-
94	1,000	622	59,000	-	-	-	-
£.	3,921,714,642	602,825,75	122,931,130	639,567	1,926,690,334	59,308,043	429,846

LEGAL AND GENERAL LIFE ASSURANCE SOCIETY—continued.

STATEMENTS of Re-assurances corresponding to the Statements in respect of Assurances.

WITH PROFITS.					WITHOUT PROFITS.				
AGE.	2.		3.		AGE.	2.		3.	
	Sums Re-assured.	Bonus Additions.	Office Yearly Premiums.	Extra Premiums.		Sums Re-assured.	Office Yearly Premiums.	Extra Premiums.	
	£.	£.	£.	£.		£.	£.	£.	
26	14,000	-	313·166	—	26	19,000	344·563	—	
28	2,500	-	59·688	—	27	10,000	180·000	—	
30	1,000	-	22·917	2·500	34	23,984	514·516	—	
31	1,000	-	23·208	—	35	173,400	3,374·856	—	
34	3,500	-	93·730	—	37	27,100	6·5·176	—	
35	9,000	-	236·167	—	39	103,706	2,706·981	93·188	
39	65,500	1,766·5	1,965·849	9·200	40	1,050	24·100	—	
40	6,200	-	185·175	—	41	6,300	133·234	—	
41	6,000	180·	179·000	—	42	12,500	375·000	—	
42	13,000	1,158·5	367·584	—	43	10,200	221·670	—	
47	1,600	-	61·125	—	44	7,500	225·000	—	
49	7,500	-	296·562	—	45	40,050	1,172·449	—	
51	12,700	375·	530·058	—	46	5,000	108·229	—	
52	3,500	-	135·000	—	47	36,500	772·627	—	
53	10,250	1,391·	401·030	—	49	17,600	492·011	—	
55	4,500	2,109·588	90·188	—	50	700	19·075	—	
56	20,000	9,006·85	447·916	—	51	45,600	1,204·034	—	
57	40,000	2,954·3	1,996·334	—	52	10,000	435·083	—	
63	2,000	-	157·083	—	53	37,900	1,064·04	—	
65	3,500	-	274·896	—	54	15,000	403·667	—	
67	7,500	3,462·55	197·813	—	55	15,500	531·725	—	
70	13,000	5,360·75	377·667	—	56	76,550	2,206·111	—	
71	1,000	463·25	28·042	—	57	17,600	876·706	—	
74	4,500	2,090·7	189·000	—	58	63,000	1,961·856	—	
75	3,000	964·8	145·250	—	59	7,000	274·250	—	
					61	7,400	229·517	—	
					62	7,000	257·250	—	
					63	21,300	796·548	—	
					65	16,000	1,123·125	—	
					66	12,000	616·083	—	
					67	2,000	64·875	—	
£.	256,250	31,283·788	8,774·448	11·700	£.	843,440	23,458·438	93·188	

IV., V., and VI.

TOTAL AMOUNTS Assured, Reversionary Bonuses, Premiums annually receivable, and Total Premiums received in respect of all Policies other than Whole Life Policies with uniform Annual Premiums, in existence on 31st December 1891. Also the same as regards Re-assurances.

CLASS.	ASSURANCES.					RE-ASSURANCES.				
	4.		5.		6.	4.		5.		6.
	Sums Assured.	Bonus Additions.	Office Yearly Premiums.	Extra Premiums.	Total Amount of Office Yearly Premiums received.	Sums Re-assured.	Bonus Additions.	Office Yearly Premiums.	Extra Premiums.	Total Amount of Office Yearly Premiums Paid.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
WITH PROFITS.										
Limited and Commuted Premiums	134,821	26,200	3,655·535	10·584	61,675·4	13,000	137·5	490·641	-	1,697·2
Last Survivor - - - -	9,335	3,231	124·350	-	6,414·9	1,000	363·	11·000	-	594·
Joint Life - - - - -	14,150	2,260	731·869	-	10,402·8	-	-	-	-	-
Ascending Premiums - - -	15,700	-	341·802	4·375	583·	-	-	-	-	-
Descending Premiums - - -	3,000	46	180·000	-	1,260·	-	-	-	-	-
Endowment Assurances - -	130,329·334	788·053	6,007·047	26·108	14,480·2	-	-	-	-	-
Deferred Assurances - - -	2,000	-	60·000	-	180·	-	-	-	-	-
TOTALS - - - £.	309,335·334	32,525·083	11,100·603	41·067	94,996·3	14,000	520·5	601·541	-	2,291·2
WITHOUT PROFITS.										
Limited and Commuted Premiums	83,719·450	-	1,059·767	7·500	43,275·201	50,000	-	945·	-	27,631·677
Last Survivor - - - - -	70,625	-	1,095·605	15·000	8,320·824	25,000	-	457·032	-	1,164·064
Joint Life - - - - -	4,630	-	221·197	-	1,592·453	-	-	-	-	-
Ascending Premiums - - -	119,325	-	2,062·979	-	3,792·0·0	49,750	-	768·751	-	768·751
Endowment Assurances - -	66,050	-	3,355·416	1·875	19,215·749	375	-	18·750	-	37·500
Endowments - - - - -	92,094·583	-	2,386·469	-	5,030·324	-	-	-	-	-
Contingent - - - - -	224,486	-	2,734·482	128·750	16,645·886	17,100	-	168·488	-	1,320·899
Temporary Assurances - -	177,084	-	1,717·873	-	9,574·059	19,338·5	-	12·833	-	691·177
Issue Risks - - - - -	499,159	-	-	-	19,667·527	128,712	-	-	-	5,080·900
Increasing Assurances - -	27,874	-	2,017·500	-	6,932·500	22,832	-	1,667·500	-	5,682·500
TOTALS - - - £.	1,355,947·033	-	16,651·369	153·125	134,016·214	313,707·5	-	4,037·854	-	42,297·468

LEGAL AND GENERAL LIFE ASSURANCE SOCIETY—continued.

VII.

TOTAL AMOUNT of Immediate Annuities on Single Lives, for each Year of Life in existence on 31st December 1891.

IMMEDIATE ANNUITIES.

Age.	Per Annum.	Age.	Per Annum.	Age.	Per Annum.	Age.	Per Annum.
	£.		£.		£.		£.
90	600·000	75	178·250	62	1,870·625	49	126·171
89	150·000	74	259·583	61	572·124	48	13·133
88	960·000	73	114·234	60	397·667	47	33·000
87	20·000	72	638·175	59	829·700	46	71·500
86	25·000	71	540·	58	239·124	44	115·000
84	162·225	70	376·558	57	130·184	42	898·708
83	106·417	69	458·858	56	123·008	40	168·099
82	29·067	68	1,045·333	55	168·024	38	134·000
81	100·000	67	219·674	54	140·291	37	156·517
80	1,211·167	66	2,843·434	53	242·000	35	50·000
79	700·000	65	491·933	52	59·250		
78	52·000	64	2,136·225	51	133·283	Total, £.	21,141·482
76	373·375	63	536·966	50	129·650		

VIII.

TOTAL AMOUNT of Annuities other than Immediate Annuities on Single Lives in existence on 31st December 1891.

Class of Annuity.	Amount.	Annual Premium Receivable.	Consideration Money Received.
	£.	£.	£.
Joint Lives - - - - -	2,300·	- - -	9,599·
Last Survivor - - - - -	697·009	- - -	9,989·35
Term - - - - -	100·	- - -	1,339·
Deferred - - - - -	484·	- - -	1,500·
Contingent - - - - -	4,228·158	737·917	5,804·3
Term certain - - - - -	155·25	- - -	1,207·758
Deferred Temporary (no Life contingency) -	550·	- - -	192·5

STATEMENT of Re-assurances corresponding to the foregoing statement.

Class of Annuity.	Amount.	Consideration Money Received.
	£. s. d.	£. s. d.
Contingent - - - - -	2,000 - -	1,920 - -

IX.

AVERAGE RATE of Interest at which the Life Assurance Fund of the Company was invested at the close of each Year during the period since the last investigation.

1887.	1888.	1889.	1890.	1891.
£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
4 4 7	4 5 11	4 4 8	4 5 8	4 5 4

X.

For the surrender of ordinary Policies for the whole term of life, and of ordinary Endowment Assurances, on which three annual premiums have been paid, is allowed as a minimum value one-third of the ordinary Premiums received, and, in addition, the full cash value of any Profits attached to the Policy.

(Note.)

In the case of Policies on which an extra Premium has been charged for foreign residence or causes other than impaired health, the minimum surrender value is the same as if the ordinary rate had been charged. In the case of Policies on unhealthy lives, the increased premium charged for impaired health is adopted in the calculation of the minimum surrender value.

Wm. Williams, Chairman.
 Richard Garth,
 Fredk. John Blake, } Directors.
 E. Colquhoun, Actuary and Manager.

16 August 1892.

SCOTTISH LIFE ASSURANCE COMPANY (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Scottish Life Assurance Company (Limited), for the Year ending 31st May 1892.

I.—LIFE ASSURANCE ACCOUNT.

	£. s. d.		£. s. d.
Amount of Life Assurance Funds at the beginning of the Year - - - - -	143,615 11 5	Claims under Life Policies (paid and outstanding), after deduction of Sums re-assured: - - - - -	
		By Death - - - - -	£. s. d. 4,961 7 2
Premiums - - - - -	£. s. d. 34,340 16 10	On Survivance - - - - -	932 10 6
Less Re-assurance Premiums - - - - -	2,198 19 3		
	32,141 17 7	Surrenders - - - - -	5,893 17 8
Consideration for Annuities granted - - - - -	4,264 1 1	Annuities - - - - -	934 13 6
Interest and Dividends - - - - -	8,599 14 1	Commission - - - - -	2,646 10 11
Assignment Fees - - - - -	11 10 -	Expenses of Management - - - - -	1,648 10 7
		Shareholders' Life Profits—Valuation 1891 - - - - -	4,329 - 9
		Income Tax - - - - -	1,782 13 7
			94 2 4
		Amount of Life Assurance Funds at the end of the Year, as per Fourth Schedule - - - - -	
£.	188,632 14 2		171,203 4 10
		£.	188,632 14 2

II.—ACCIDENT AND GENERAL ACCOUNT.

(Including Fatal Accident Fund Account.)

	£. s. d.		£. s. d.
Amount of Funds at the beginning of the Year (exclusive of Life Funds and of Paid-up Capital*) - - - - -	12,307 5 -	Claims (paid and outstanding), after deduction of Re-assurances: - - - - -	
		Non-fatal Accidents - - - - -	£. s. d. 2,204 2 5
Accident Premiums - - - - -	£. s. d. 6,697 1 7	Fatal Accidents - - - - -	642 14 2
Less Re-assurance Premiums - - - - -	60 2 7		
	6,636 19 -	Bonus Reductions to Policyholders - - - - -	2,846 16 7
Interest and Dividends - - - - -	2,737 1 5	Commission - - - - -	315 5 10
Shareholders' Life Profits—Valuation 1891 - - - - -	1,782 13 7	Expenses of Management - - - - -	782 4 7
Transfer Fees - - - - -	9 10 -	Shareholders' Dividend - - - - -	1,656 7 9
		Income Tax - - - - -	8,000 - -
			65 3 4
		Amount of Funds at the end of the Year (exclusive of Life Funds and of Paid-up Capital*), as per Fourth Schedule, viz.: - - - - -	
		Accident and General Funds - - - - -	£. s. d. 9,307 10 11
		Fatal Accident Fund - - - - -	5,500 - -
£.	23,473 9 -		14,807 10 11
		£.	23,473 9 -

* The paid-up Capital is excluded from these balances at the request of the Board of Trade. The receipts and disbursements in respect of Capital are included in this Account.

BALANCE SHEET

Of the Scottish Life Assurance Company (Limited), on the 31st May 1892.

LIABILITIES.	£. s. d.	ASSETS.	£. s. d.
Shareholders' Capital subscribed - - - - -	£. s. d. 250,000 - -	Mortgages on Property within the United Kingdom - - - - -	22,150 - -
Whereof uncalled - - - - -	200,000 - -	Ditto ditto out of the United Kingdom - - - - -	15,344 1 -
Shareholders' Capital paid up - - - - -	50,000 - -	Loans on Trust Funds and Reversions - - - - -	23,298 3 6
Accident and General Funds - - - - -	9,307 10 11	Loans on the Company's Policies - - - - -	5,833 1 6
Fatal Accident Fund - - - - -	5,500 - -		
	64,807 10 11	Investments: - - - - -	
Life Assurance Funds - - - - -	171,203 4 10	Indian and Colonial Government Securities - - - - -	854 11 10
	236,010 15 9	Railway and other Debentures, and Debenture Stocks - - - - -	68,187 12 9
Claims under Life Policies, admitted (or intimated) but not yet payable - - - - -	£. s. d. 1,551 7 2	Preference Stocks - - - - -	3,110 10 -
Accident Claims outstanding - - - - -	767 7 8	Railway and other Mortgage Bonds - - - - -	19,006 7 8
Sundry Sums owing - - - - -	677 14 8	House Property, George-street, Edinburgh - - - - -	9,600 - -
Shareholders' Dividends unclaimed - - - - -	42 19 6	Reversions and Life Interests - - - - -	12,141 18 4
Premiums paid in advance - - - - -	10 19 7	Deposits for Fixed Periods with Banks and Companies - - - - -	88,900 - -
	3,050 8 7	Ground Annals - - - - -	871 7 6
		Rent Charges - - - - -	1,779 16 3
		Loans on Personal Security, with Mortgage of Life Policies - - - - -	1,233 10 5
		Agents' Balances - - - - -	6,090 12 4
		Outstanding Premiums - - - - -	8,914 16 9
		Interest accrued but not yet due - - - - -	962 19 2
			£. s. d. 4,040 10 10
		Cash in Bank - - - - -	22 12 -
		Policy Stamps in hand - - - - -	4,363 2 10
			459 12 6
		Office Furniture - - - - -	
£.	239,061 4 4	£.	239,061 4 4

Arthur Mitchell, Chairman.
James Macdonald, Director.
F. A. Brown Douglas, Director.
David Paulin, Manager.
James Sorley, Actuary and Secretary.

We have examined the foregoing Revenue Accounts and Balance Sheet, and hereby certify them to be correctly stated, and fully vouched and instructed. We have also inspected the various securities and have found them in order.

Edinburgh, 20 July 1892.

A. & J. Robertson, C.A., Auditors.

LAW UNION FIRE AND LIFE INSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Law Union Fire and Life Insurance Company, for the Year ending 30th November 1891.

LIFE ASSURANCE ACCOUNT.

				£.	s.	d.					£.	s.	d.					£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year - - - - -				932,807	15	2	Claims under Life Policies (no Re-assurances) - - - - -				44,722	13	4							
Premiums, viz.:							Endowment Assurance - - - - -				133	2	3					44,855	15	7
New - - - - -				17,579	1	5														
Renewal - - - - -				82,182	14	5														
				99,761	15	10														
Less Re-assurances - - - - -				10,518	5	4														
				89,243	10	6														
Consideration for Annuities granted - - - - -				11,337	7	9												8,132	4	3
Interest and Dividends - - - - -				40,079	1	1												14,871	7	2
Fees for Registering Notices of Assignment - - - - -				51	10	-												5,032	17	5
Fines on Revival of Lapsed Policies - - - - -				24	6	-												11,165	7	11
																		1,550	6	-

FIRE ACCOUNT.

				£.	s.	d.					£.	s.	d.		
Amount of Fire Reserve Fund at the beginning of the Year				54,479	10	9	Losses by Fire, after deduction of Re-assurances				20,530	15	8		
Premiums received, viz.:				£.	s.	d.	Expenses of Management				9,257	5	2		
New				11,633	17	6	Commission				7,835	8	5		
Renewal				51,186	8	10	Metropolitan and other Fire Brigades				517	11	6		
				62,770	6	4	Income Tax				391	11	6		
Less Re-assurances				7,845	8	3	Amount carried to Profit and Loss Account, viz.:								
				54,924	18	1	Four-fifths of 18,454 l. 0s 11d., being the amount of								
Interest				2,228	7	6	Surplus for the Year, the remaining one-fifth being				14,763	4	9		
							carried to Fire Reserve Fund								
							Amount of Fire Reserve Fund at the end of the Year, as								
							per Balance Sheet				58,328	9	11		
				£.	111,632	16	4					£.	111,632	16	4

PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance of last Year's Account - - - - -	51,707	6	9	Dividend and Bonus to Shareholders for Year ending			
Interest and Dividends not carried to other Accounts - - - - -	4,222	15	3	30th November 1891 - - - - -	32,500	-	-
Profit realised (Fire Account) - - - - -	14,763	4	9				
Fees on Transfer of Shares - - - - -	24	18	-	Balance, as per Balance Sheet - - - - -	38,218	4	9
	£.	70,718	4	9		£.	70,718
							4
							9

BALANCE SHEET

Of the Law Union Fire and Life Insurance Company, on 30th November 1891.

LIABILITIES.								ASSETS.							
Shareholders' Capital paid up:				£.	s.	d.	Mortgages on Property within the United Kingdom				£.	s.	d.		
Life	-	-	-	20,000	-	-	Loans on the Company's Policies				661,719	12	4		
Fire	-	-	-	40,000	-	-					28,074	9	-		
				60,000	-	-	Investments:								
Life Assurance Fund	-	-	-	972,955	12	2	Consols				£. <td>s.<td>d.</td></td>	s. <td>d.</td>	d.		
Life Investment Reserve Fund	-	-	-	20,000	-	-	Victoria 4½ per Cent. Debenture Bonds				30,549	14	1		
				992,955	12	2	East and West India Dock Company Stock				22,527	10	6		
Fire Reserve Fund	-	-	-	-	-	-	Freehold and Leasehold Property				273	7	6		
Profit and Loss Account	-	-	-	-	-	-	Reversions				73,574	8	-		
				58,328	9	11	Life Interests purchased				273,224	3	5		
				38,218	4	9					8,149	6	6		
				1,149,502	6	10	Loans on Personal Security				408,298 10 -				
Claims under Life Policies admitted but not paid	-	-	-	£. <td>s.<td>d.</td><td colspan="4">Agents' Balances:</td><td>£.<td>s.<td>d.</td></td></td></td>	s. <td>d.</td> <td colspan="4">Agents' Balances:</td> <td>£.<td>s.<td>d.</td></td></td>	d.	Agents' Balances:				£. <td>s.<td>d.</td></td>	s. <td>d.</td>	d.		
Outstanding Fire Losses	-	-	-	8,841	10	4	Life				6,850	13	3		
Outstanding Re-assurances (Fire)	-	-	-	1,592	16	8	Fire				2,857	1	8		
Proprietors' Dividends outstanding	-	-	-	1,850	-	-	Outstanding Premiums (Life)				9,707 14 11				
Income Tax on Annuities	-	-	-	943	18	8					5,342 14 4				
Directors' and Auditors' Fees	-	-	-	469	5	7	Interest Outstanding				£. <td>s.<td>d.</td></td>	s. <td>d.</td>	d.		
				1,732	10	-	Interest accrued but not payable				3,789	16	6		
				15,430	1	3					8,221	10	9		
				£. <td>1,164,932</td> <td>8</td> <td>1</td> <td colspan="4">Credit Premiums due on Life Policies</td> <td colspan="3">12,002 7 ½</td>	1,164,932	8	1	Credit Premiums due on Life Policies				12,002 7 ½			
							Balances due from other Fire Offices				1,842 5 9				
							Cash in hand and on Current Accounts				4,144 3 11				
											27,034 17 1				
											£. <td>1,164,932</td> <td>8</td> <td>1</td>	1,164,932	8	1	

James Cuddon, Chairman.
 Chas. Cheston, Director.
 Geo. Brodrick, Director.
 S. G. Warner, Secretary and Actuary.

CROWN LIFE ASSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Proprietors' Guarantee Fund, for the Period from 25th March 1891 to 16th January 1892.

Fund at the beginning of the Year :	£.	s.	d.	£.	s.	d.	Dividends to Shareholders - - - - -	£.	s.	d.		
Shareholders' Capital - - - - -	309,000	-	-				Bonuses to Shareholders - - - - -	11,864	7	-		
Shareholders' Unappropriated Interest and Bonus - - - - -	33,076	5	4					8,186	16	-		
				341,076	5	4	Fund at end of the Year, as per Second Schedule :					
Interest and Dividends - - - - -				11,040	11	1	Paid-up Capital - - - - -	308,000	-	-		
							Unappropriated Interest and Bonus - - - - -	24,115	13	5		
	£.			352,116	16	5			332,115	13	5	
								£.		352,116	16	5

REVENUE ACCOUNT

Of the Assurance Fund, for the Period from 25th March 1891 to 16th January 1892.

	£.	s.	d.		£.	s.	d.	
Fund at the beginning of the Year	1,807,251	4	8	Claims under Policies *	-	-	-	
Premiums*	106,600	3	5	Surrenders (Policies)*	130,358	8	7	
Interest and Dividends	65,739	7	5	Surrenders (Bonuses)	6,071	5	5	
Consideration for Annuities	4,276	1	-	Annuities	2,710	7	7	
Registration Fees	106	5	-	Commission *†	1,793	-	5	
Fines from Proprietors for Non-Assurance	339	2	6	Expenses of Management	7,026	16	-	
				Fund at end of the Year, as per Second Schedule	9,010	9	6	
	£.	1,984,312	4	-	1,826,138	16	6	
					£.	1,984,312	4	-

* These items are the net amounts after deduction of the sums paid and received in respect of Re-assurances.

† Including all outstanding commissions applicable to premiums received or due up to the 16th January 1892.

BALANCE SHEET

Of the Crown Life Assurance Company, on the 16th January 1892.—Proprietors' Fund.

LIABILITIES.		£.	s.	d.	ASSETS.		£.	s.	d.					
Funds as per First Schedule	-	-	-	-	332,115	13	5	Mortgages on Property within the United Kingdom	-	-	208,943	19	10	
								Mortgages on Property out of the United Kingdom	-	-	3,934	9	3	
								Investments:						
								Colonial Government Securities	-	-	6,565	-	-	
								Debentures	-	-	42,620	-	-	
								Life Interests	-	-	22,843	18	7	
								County and Borough Rent Charges	-	-	39,235	10	5	
								Interest (due and accrued) to 16th January	-	-	3,900	2	11	
								Cash on Current Account	-	-	572	12	5	
								Cash on Deposit	-	-	3,500	-	-	
					£.	332,115	13	5			£.	332,115	13	5

BALANCE SHEET

Of the Crown Life Assurance Company, on the 16th January 1892.—Assurance Fund.

LIABILITIES.				ASSETS.			
	£.	s.	d.		£.	s.	d.
Funds as per First Schedule	1,826,438	16	6	Mortgages on Property within the United Kingdom	746,554	15	7
Claims admitted, but not paid	42,576	14	10	Mortgages on Property out of the United Kingdom	213,116	14	8
				Loans on the Company's Policies (within their Surrender Value)	85,292	6	3
				Investments:			
				British Government Securities	6,323	-	-
				Colonial Government Securities	32,446	19	-
				Railway and other Debenture and Debenture Stocks	326,893	14	8
				Railway Shares (Preference)	5,306	-	-
				House Property	35,099	6	8
				County, Borough, and other Rent Charges	188,106	13	11
				Landed Estate	5,037	11	7
				Reversions and Life Interests	74,308	10	8
				Agents' Balances ‡	18,991	17	8
				Outstanding Premiums ‡	10,123	5	4
				Outstanding Interest (due and accrued) to 16th January	19,841	13	10
				Cash on Current Account	6,126	4	7
				Cash on Deposit Account	24,500	-	-
				Cash in Office	111	18	3
				Bills receivable	444	18	8
£.	1,869,015	11	4	£.	1,869,015	11	4

‡ These items, consisting of Premiums due 16th January 1892, have since been fully accounted for.

J. W. Watson, Chairman.
C. W. Harrison, Director.
B. J. Coles, Director.
A. Mackay, Principal Officer.

SUN LIFE ASSURANCE COMPANY OF INDIA (LIMITED).

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Sun Life Assurance Company of India (Limited), for the Period from 20th May to 31st December 1891.

	£.	s.	d.		£.	s.	d.
Proprietors' Capital paid up - - - -	30,000	-	-	Commissions - - - - -	215	5	-
Premiums from 20th May to 31st December 1891 - - - - -	2,390	19	6	Expenses of Management - - - - -	693	5	4
Consideration for Annuities granted - -	5,562	-	2	Differences in Exchange - - - - -	46	19	10
Interest and Dividends on Investments (less Income Tax) - - - - -	745	13	10	Amount of Funds at the end of the Period as per Second Schedule - - - - -	37,748	9	4
Transfer Fees - - - - -	5	6	-				
£.	38,703	19	6	£.	38,703	19	6

BALANCE SHEET

Of the Sun Life Assurance Company of India (Limited), on the 31st December 1891.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Proprietors' Capital,				Investments:			
1,500 Shares of £. s. d. £. s. d.				Indian and Colonial Government Securities	24,935	12	6
10l. each - 150,000 - -				Outstanding Premiums - - - - -	1,476	9	-
Less uncalled - 120,000 - -				Agents' Balances - - - - -	267	-	5
Paid-up 2 l. per Share - 30,000 - -				Office Furniture - - - - -	167	16	10
Assurance Fund - - - 7,748 9 4				Preliminary and exceptional Expenses - -	2,381	3	11
Total Funds, as per First Schedule - -	37,748	9	4	Interest accrued, but not due - - - -	8	10	-
Sundry Creditors - - - - -	364	10	4	Cash:			
£.	38,112	19	8	On Deposit with Bankers,			
				London - - - - 6,000 - -			
				On Current Account with			
				Bankers, London - - 2,438 19 10			
				In hand, London - - 6 12 3			
				On Current Account and in			
				hand, Calcutta - - 430 14 11			
				£.	8,876	7	-
				£.	38,112	19	8

Basing, Chairman.
 Norman Grosvenor, Director.
 Charles A. Scott-Murray, Director.
 Harris C. L. Saunders, Actuary, Principal Officer.

POSITIVE GOVERNMENT SECURITY LIFE ASSURANCE COMPANY (LIMITED).

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Positive Government Security Life Assurance Company (Limited), for the Year ending
31st December 1891.

	Policyholders.			Shareholders.				Policyholders.			Shareholders.		
	£.	s.	d.	£.	s.	d.		£.	s.	d.	£.	s.	d.
Amount of Funds at beginning of Year - - - -	390,912	1	3	78,496	10	7	Claims under Policies by Death	21,023	15	7	—	—	—
Premiums, less Re-assurances, Net and Loading, including 883 <i>l.</i> 15 <i>s.</i> Single Premiums	43,768	13	—	10,404	4	2	Endowment matured - - -	558	—	—	—	—	—
Interest and Dividends - - -	15,878	12	6	3,368	4	5	Surrenders - - - - -	2,536	13	6	—	—	—
Profit on realisation and re-valuation of Investments -	18,228	9	7	—	—	—	Annuities - - - - -	267	15	11	—	—	—
Transfer and Assignment Fees	-	-	-	34	19	6	Income Tax - - - - -	436	10	—	45	3	1
Amount previously set aside to meet anticipated Claim, now written back as per contra -	-	-	-	711	2	6	Cash Bonuses paid to Policyholders - - - - -	23	15	5	—	—	—
Exchange - - - - -	-	-	-	11	18	—	Commission - - - - -	-	-	-	2,759	6	7
	£.	468,787	16 4	93,026	19	2	Expenses of Management :						
							General Expenses 10,071 12 3						
							Annuity to Mrs. Baylis - - - 150 - -	357	10	—	9,864	2	3
							Dividend to Shareholders - - -	-	-	-	4,884	4	11
							Exchange Reserve, Amount written off - - - - -	-	-	-	534	17	11
							Amount previously set aside to meet anticipated Claim, now written back as per contra -	711	2	6	—	—	—
							Loss on realisation and re-valuation of Investments -	-	-	-	1,442	2	3
							Amount of Funds at end of Year, as per Second Schedule	442,872	13	5	73,497	2	2
								£.	468,787	16 4	93,026	19	2

BALANCE SHEET

Of the Positive Government Security Life Assurance Company (Limited), on the 31st December 1891.

LIABILITIES.	Policyholders.	Shareholders.	ASSETS.	Policyholders.	Shareholders.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.
Shareholders' Capital paid up -	- -	69,774 18 6	Mortgages on Property within the United Kingdom - -	27,078 11 10	23,127 5 11
Life Assurance Fund, Policyholders' Trust Funds -	442,872 13 5	—	Mortgages on Property out of the United Kingdom - -	- -	1,270 - -
Balance of Profit and Loss -	- -	1,865 6 6	Loans on the Company's Policies and Positive Notes -	17,950 18 7	10,886 10 4
Exchange Reserve (including 632 <i>l.</i> 0 <i>s.</i> 10 <i>d.</i> set aside to meet Loss on remitting Indian Profits for Year) -	- -	1,856 17 2	Investments :		
Amount of Funds, as per First Schedule -	442,872 13 5	73,497 2 2	Indian and Colonial Government Securities -	355,080 - 11	8,639 9 4
Claims admitted but not paid -	1,392 14 9	—	Foreign Government Securities -	- -	1,399 5 -
Positive Note Fund (Canada) -	- -	572 13 2	Railway and other Debentures and Debenture Stocks	19,078 10 -	7,207 - -
Suspense Account - - -	- -	160 15 11	Railway and other Shares (Preference and Ordinary)	12,998 16 -	1,310 11 3
Sundry Accounts outstanding -	- -	1,707 14 3	Freehold Property - - -	- -	1,300 - -
Dividends due to Shareholders, unclaimed -	- -	1,219 13 8	Loans on Personal Security -	- -	2,500 - -
			Agents' Balances - - -	- -	— -
			Outstanding Premiums - -	4,070 14 -	931 6 2
			Outstanding Interest - -	4,663 19 -	921 18 3
			Cash :		
			On Deposit - - - -	1,784 5 5	12,550 - -
			In hand and on Current Account - - - -	586 17 10	4,447 5 3
			In hands of Trustees in India	972 14 7	— -
			Office Furniture - - -	- -	604 7 8
£.	444,265 8 2	77,157 19 2	£.	444,265 8 2	77,157 19 2

E. R. Bourke, Chairman.
Holroyd Chaplin, } Directors.
B. T. Bosanquet, }
A. G. Mackenzie, Manager and Actuary.

POSITIVE GOVERNMENT SECURITY LIFE ASSURANCE COMPANY (LIMITED)—*continued.*

(Fifth Schedule.)

Statement respecting the VALUATION OF THE LIABILITIES under Policies made by the Actuary.

I.

31st December 1891.

II.

As regards the valuation, each Policy was valued separately by the tables (*see* Answer to Question No. 3), and at the rates of interest stated in the Answer to Question No. 4. The Policies were regarded as reversions, for which the Company is liable. The premiums were taken as annuities, and, after deduction of the loading, were valued accordingly, and the present value of such annuities was considered as an asset. The principles upon which the distribution of profits among the policyholders are made are determined by the 129th clause of the Articles of Association, which provides that a majority of the votes present at the general meeting of the Company held in every fifth year shall be empowered to declare a dividend or bonus of the profits ascertained by the Quinquennial Valuation, in the proportion of one-fifth to the shareholders, and four-fifths to the policyholders, who shall have been assured according to the participating scale of rates, the share allotted to each such policyholder being regulated by the amount assured, and the time during which the policy shall have been in force, and being added to the original amount assured, or applied in reduction of the future premium, or in reducing the number of payments, or paid to the policyholder in cash, as each policyholder at the time of effecting his assurance, or at the time the bonus shall be declared, may think proper. But in case a policyholder shall not make his election, and give notice in writing to the Company, within one month after the bonus shall be declared, the same shall be added to his Policy.

III.

The tables of mortality used in the valuation were (a), for the Home business of the Company, the Institute of Actuaries 11th Table; (b) for the Indian business of the Company a special table of mortality constructed for such business.

IV.

There are two separate trusts for the Home Policies, one dated the 7th June 1871, and the other dated the 1st May 1878, with differing powers of investment. The former trust was valued at 3½ and the latter at 4 per cent. The rate of interest used in valuing the Indian Policies was 3½ per cent.

V.

The portions of the premiums which are invested in trust for the policyholders are the net premiums referred to in the valuation statement. The proportion of the total annual premium income reserved for future expenses and profits exceeds 19·5 per cent.

VI.

CONSOLIDATED REVENUE ACCOUNT of the Positive Government Security Life Assurance Company (Limited), commencing 1st January 1887 ending 31st December 1891.

	Policyholders.		Shareholders.			Policyholders.		Shareholders.	
	£.	s. d.	£.	s. d.		£.	s. d.	£.	s. d.
Amount of Funds on 31st December 1886	324,952	1 2	71,899	16 11	Claims under Policies (Deaths) - -	140,961	7 2	-	-
Premiums, less Re-assurances, net and loading - - - - -	204,611	- 9	49,065	6 6	Claims under Policies (Endowments matured) - - - - -	858	- -	-	-
Consideration for Annuities granted - -	2,012	5 6			Surrenders - - - - -	15,500	16 1	-	-
Interest and Dividends - - - - -	72,542	- 6	17,697	16 6	Annuities - - - - -	567	15 11	-	-
Transfer and Assignment Fees - - - - -	-	- -	157	- 10	Cash Bonuses paid - - - - -	3,422	- 1	-	-
Exchange - - - - -	-	- -	133	19 9	Dividends to Shareholders - - - - -	-	- -	28,258	16 11
Profit on realisation and re-valuation of Securities - - - - -	25,747	18 4	1,462	7 7	Income Tax - - - - -	2,209	1 4	363	- 8
Claims outstanding 1886-87, written back -	190	- -	-	-	Commission - - - - -	-	- -	11,124	11 6
Amount previously set aside to meet Claim written back as per contra - -	-	- -	711	2 6	Expenses of Management: £. s. d. General Expenses - - - - - 38,794 11 6 Annuity to Mrs. Baylis - - - 750 - - Amount written off Reserve Fund - - - - - 5,226 13 1	1,846	5 -	42,924	19 6
Transfer from Policyholder's Funds at Quinquennial Valuation 31st December 1886, as per contra - - - - -	-	- -	21,016	4 9	Exchange Reserve, amount written off - - - - -	-	- -	2,414	11 6
	£.	629,965 6 3	162,143 15 4		Loss on realisation and re-valuation of Securities - - - - -	-	- -	3,560	13 1
					Amount previously set aside to meet Claim written back as per contra - -	711	2 6	-	-
					Transfer to Shareholders' Funds at Quinquennial Valuation, 31st December 1886, as per contra - - - - -	21,016	4 9	-	-
					Amount of Funds on 31st December 1891	442,872	13 5	73,497	2 2
					£.	629,965 6 3		162,143 15 4	

POSITIVE GOVERNMENT SECURITY LIFE ASSURANCE COMPANY (LIMITED)—continued.

VII.

SUMMARY AND VALUATION of the Policies of the Positive Government Security Life Assurance Company (Limited), in Trust of 1871, in Great Britain and Ireland, as at 31st December 1891

DESCRIPTION OF TRANSACTION.	PARTICULARS OF POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sum Assured.	Office Annual Premium.	Net Annual Premium.	Value by Institute of Actuaries' H ^m Table. Interest $\frac{3}{4}$ per Cent.			
					Of Sum Assured.	Of Office Annual Premiums.	Of Net Annual Premiums.	Net Liability.
ASSURANCES.								
I.—WITH PROFITS.								
Limited Payments - - - -	438	£. s. d. 172,882 15 4	£. s. d. 5,792 18 6	£. s. d. 4,825 10 6	£. s. d. 92,297 17 2	£. s. d. 39,096 17 3	£. s. d. 32,567 13 9	£. s. d. 59,730 3 5
Whole Term - - - - -	95	21,447 6 -	650 15 4	542 1 8	10,709 8 10	8,181 17 8	6,815 10 4	3,893 18 6
Joint Lives - - - - -	9	5,499 5 8	279 13 1	232 19 -	3,529 7 7	2,414 18 4	2,011 12 6	1,517 15 1
Paid-up Policies - - - -	150	51,497 11 -	- - -	- - -	28,935 13 5	- - -	- - -	28,935 13 5
Positive Notes on Lapsed Policies - - - -	377	35,435 16 3	- - -	- - -	19,591 1 5	- - -	- - -	19,591 1 5
Endowment Assurances - - - -	22	5,121 13 -	208 13 5	173 16 5	3,521 4 8	1,078 14 9	898 11 9	2,622 12 11
TOTAL with Profits - - -	1,091	291,884 7 3	6,932 - 4	5,774 7 7	158,584 13 1	50,772 8 -	42,293 8 4	116,291 4 9
II.—WITHOUT PROFITS.								
Short Terms - - - - -	1	200 - -	- - -	- - -	6 11 6	- - -	- - -	6 11 6
Survivorship - - - - -	1	2,000 - -	- - -	- - -	109 18 10	- - -	- - -	109 18 10
Limited Payments - - - -	6	4,000 - -	191 18 7	159 17 6	2,095 6 -	1,347 11 7	1,289 2 8	896 3 4
Whole Term - - - - -	6	10,550 - -	449 5 4	374 4 10	5,209 18 -	5,228 4 8	4,355 2 4	914 15 8
Surrender Values and Bonus on Lapsed Policies (Whole Term) - - - -	22	206 17 11	- - -	- - -	200 17 11	- - -	- - -	200 17 11
Paid-up Policies - - - - -	1	50 - -	- - -	- - -	19 - - -	- - -	- - -	19 - - -
Notes on Lapsed Policies - - - -	111	2,323 3 1	- - -	- - -	1,224 7 6	- - -	- - -	1,224 7 6
TOTAL without Profits - - -	147	19,629 1 -	641 3 11	534 2 4	8,925 19 9	6,775 10 3	5,644 5 -	3,281 14 9
TOTAL Assurances - - -	1,238	311,513 8 3	7,573 4 3	6,308 9 11	167,510 12 10	57,548 4 3	47,937 13 4	119,572 19 6
Deduct Re-assurances - - -	-	5,272 - -	144 18 -	120 14 -	2,198 10 5	2,332 10 6	1,942 19 10	255 10 7
TOTAL Results - - -	1,238	306,241 8 3	7,428 6 3	6,187 15 11	165,312 2 5	55,215 13 9	45,994 13 6	119,317 8 11

SUMMARY AND VALUATION of the Policies of the Positive Government Security Life Assurance Company (Limited), in Trust of 1878, in Great Britain and Ireland, as at 31st December 1891.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sum Assured.	Office Annual Premium.	Net Annual Premium.	Valued by Institute of Actuaries' Hm Table. Interest 4 per Cent.			
					Of Sum Assured.	Of Office Annual Premiums.	Of Net Annual Premiums.	Net Liability.
ASSURANCES.								
I.—WITH PROFITS.								
Limited Payments - - - -	376	£. s. d. 144,900 17 -	£. s. d. 4,993 11 4	£. s. d. 3,994 17 1	£. s. d. 56,272 5 -	£. s. d. 52,215 5 4	£. s. d. 41,774 12 3	£. s. d. 14,497 12 9
Whole Term - - - -	186	66,661 11 -	2,130 8 -	1,704 6 5	26,623 10 -	29,325 17 8	23,460 14 2	3,162 15 10
Joint Lives - - - -	4	2,598 5 -	143 4 2	114 11 4	1,806 16 6	1,437 19 5	1,150 7 6	150 9 -
Paid-up Policies - - - -	20	6,530 12 6	- - -	- - -	2,872 15 6	- - -	- - -	2,872 15 6
Positive Notes on Lapsed Policies - - - -	179	5,408 - 1 -	- - -	- - -	2,458 12 4	- - -	- - -	2,458 12 4
Endowment Assurances - - - -	249	61,842 11 8	2,801 18 6	2,241 10 9	29,045 8 -	31,314 8 5	26,051 10 9	3,993 17 3
TOTAL with Profits - - - -	1,014	287,201 17 3	10,069 2 -	8,055 5 7	118,579 7 4	114,296 10 10	91,487 4 8	27,142 2 8
II. WITHOUT PROFITS.								
Short Terms - - - -	4	4,600 - -	65 6 4	52 5 1	26 2 7	- - -	- - -	26 2 7
Survivorship - - - -	21	41,375 - -	164 5 10	131 8 8	2,994 12 9	715 15 5	572 12 4	2,019 - 5
Limited Payments - - - -	43	18,230 - -	715 19 8	572 15 9	7,886 5 -	7,318 1 -	5,854 8 10	4,031 16 2
Whole Term - - - -	70	71,110 - -	2,326 9 -	1,861 3 2	29,453 15 -	30,660 6 8	24,528 5 4	4,925 9 8
Surrender Values and Bonus on Lapsed Policies (Whole Term) - - - -	76	743 9 10	- - -	- - -	587 7 -	- - -	- - -	587 7 -
Paid-up Policies - - - -	1	200 - -	- - -	- - -	69 4 -	- - -	- - -	69 4 -
Endowment Assurances - - - -	4	4,900 - -	603 5 2	530 12 2	3,505 16 -	2,477 17 10	1,982 6 3	1,523 9 9
Notes on Lapsed Policies - - - -	18	1,010 16 8	- - -	- - -	401 14 -	- - -	- - -	401 14 -
TOTAL without Profits - - - -	237	142,189 6 6	3,935 6 -	3,148 4 10	44,521 16 4	41,172 - 11	32,937 12 9	11,584 3 7
TOTAL Assurances - - - -	1,251	429,391 3 9	14,004 8 -	11,203 10 5	163,101 3 8	155,468 11 9	124,374 17 5	38,726 6 3
Deduct Re-assurances - - - -	-	31,300 - -	401 5 10	321 - 8	5,314 2 7	6,020 11 7	4,816 9 3	497 13 4
Net Assurances - - - -	1,251	398,091 3 9	13,603 2 2	10,882 9 9	157,787 1 1	149,448 - 2	119,558 8 2	38,228 12 11
ANNUITIES.								
Immediate - - - -	8	- - -	For Per Ann. 289 10 6	- - -	2,600 6 5	- - -	- - -	2,600 6 5
TOTAL Results - - - -	1,259	398,091 3 9	13,603 2 2	10,882 9 9	160,387 7 5	149,448 - 2	119,558 8 2	40,828 19 4

POSITIVE GOVERNMENT SECURITY LIFE ASSURANCE COMPANY (LIMITED)—continued.

SUMMARY AND VALUATION of the Policies of the Positive Government Security Life Assurance Company (Limited), in India alone, as on the 31st December 1891.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured.	Office Annual Premiums.	Net Annual Premiums.	Value by Special Table constructed for the Company. Interest 3½ per Cent.			
					Of Sum Assured.	Of Office Annual Premiums.	Of Net Annual Premiums.	Net Liability.
ASSURANCES.		£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
I.—WITH PROFITS.								
Limited Payments - - - -	680	405,944 14 2	18,839 6 4	15,071 9 1	225,526 1 11	150,632 1 -	127,705 12 10	97,890 9 1
Whole Term - - - -	27	17,879 11 -	727 4 3	581 15 5	9,984 3 3	8,462 1 5	6,769 13 11	3,138 9 4
Joint Lives - - - -	2	685 18 -	25 2 10	20 2 3	403 4 9	219 7 6	175 10 -	227 14 9
Paid-up Policies - - - -	97	59,758 2 10	- - -	- - -	37,112 7 -	- - -	- - -	37,112 7 -
Positive Notes on Lapsed Policies - - - -	479	55,162 4 -	- - -	- - -	25,071 7 -	- - -	- - -	35,071 7 -
Endowment Assurances - - - -	158	90,956 9 9	6,480 17 6	5,184 14 -	57,511 4 -	54,504 5 11	43,603 7 11	13,507 16 1
TOTAL with Profits - - -	1,443	629,866 19 9	26,072 10 11	20,858 - 9	365,587 7 11	222,917 15 10	178,254 4 8	187,333 3 3
II.—WITHOUT PROFITS.								
Short Terms - - - -	4	1,550 - -	56 9 3	45 2 7	26 7 7	- - -	- - -	26 7 7
Limited Payments - - - -	137	75,555 - -	3,790 4 6	3,032 3 7	39,996 15 4	37,955 1 10	30,364 1 6	9,632 13 10
Whole Term - - - -	7	2,850 - -	147 13 5	118 2 9	1,659 5 -	1,600 18 9	1,280 15 -	378 10 -
Surrender Values and Bonus on Lapsed Policies (Whole Term) - - - -	178	2,911 2 -	- - -	- - -	2,122 16 8	- - -	- - -	2,122 16 8
Paid-up Policies - - - -	2	1,000 - -	- - -	- - -	471 - -	- - -	- - -	471 - -
Endowment Assurances - - - -	39	22,200 - -	1,379 19 11	1,103 19 11	13,336 1 -	13,408 6 8	10,726 13 4	2,809 7 8
Notes on Lapsed Policies - - - -	76	1,863 11 5	- - -	- - -	1,153 17 3	- - -	- - -	1,153 17 3
TOTAL without Profits - -	443	107,929 13 5	5,374 6 1	4,299 8 10	58,966 2 10	52,964 7 3	42,371 9 10	16,594 13 -
TOTAL Results, India - - -	1,886	737,796 13 2	31,446 17 -	25,157 9 7	424,553 10 9	275,782 3 1	220,625 14 6	203,927 16 3

SUMMARY AND VALUATION of the Policies of the Positive Government Security Life Assurance Company (Limited), in Great Britain, Ireland, and India, as at the 31st December 1891.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sum Assured.	Office Annual Premiums.	Net Annual Premiums.	Home Policies valued by Institute of Actuaries' H.M. Table, Indian Policies by Special Table constructed for the Company.			
					Of Sum Assured.	Of Office Annual Premiums.	Of Net Annual Premiums.	Net Liability.
ASSURANCES.		£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
I.—WITH PROFITS.								
Limited Payments - - - -	1,491	723,028 6 6	20,625 16 2	23,891 16 8	374,086 4 1	250,047 3 7	202,047 18 10	172,048 5 3
Whole Term - - - -	308	105,488 8 -	3,508 7 7	2,828 3 6	47,390 2 1	45,969 16 9	37,045 18 5	10,250 3 8
Joint Life - - - -	15	8,723 8 8	448 - 1	367 12 7	5,239 8 10	4,072 5 3	3,337 10 -	1,901 18 10
Paid-up Policies - - - -	207	117,786 6 4	- - -	- - -	68,920 15 11	- - -	- - -	68,920 15 11
Positive Notes on Lapsed Policies - - - -	1,035	96,006 - 4	- - -	- - -	57,121 - 9	- - -	- - -	57,121 - 9
Endowment Assurances - - - -	423	157,920 14 5	9,491 9 5	7,600 1 2	90,077 16 8	86,897 9 1	69,553 10 5	20,524 6 3
TOTAL with Profits - - -	3,548	1,208,953 4 3	43,073 13 3	34,687 13 11	642,751 8 4	387,886 14 8	311,984 17 8	330,766 10 8
II.—WITHOUT PROFITS.								
Short Terms - - - -	9	6,650 - -	121 11 7	97 7 8	59 1 8	- - -	- - -	59 1 8
Survivorship - - - -	22	43,375 - -	164 5 10	131 8 8	2,701 11 7	715 15 5	572 12 4	2,128 19 3
Limited Payments - - - -	186	97,805 - -	4,693 2 9	3,764 16 10	49,978 6 4	46,820 14 5	37,507 13 -	12,470 13 4
Whole Term - - - -	82	84,510 - -	2,923 7 9	2,353 10 9	36,382 18 -	37,489 10 1	30,164 2 8	6,218 15 4
Surrender Values of Whole Term Policies and Bonuses thereon - - - -	276	3,855 9 9	- - -	- - -	2,911 1 7	- - -	- - -	2,911 1 7
Paid-up Policies - - - -	4	1,250 - -	- - -	- - -	559 4 -	- - -	- - -	559 4 -
Endowment Assurances - - - -	43	27,100 - -	2,043 5 1	1,634 12 1	17,041 17 -	15,866 4 6	12,708 19 7	4,332 17 5
Positive Notes on Lapsed Policies - - - -	205	5,202 11 2	- - -	- - -	2,779 18 9	- - -	- - -	2,779 18 9
TOTAL without Profits - -	827	269,748 - 11	9,950 16 -	7,981 16 -	112,413 18 11	100,912 4 5	80,953 7 7	31,460 11 4
TOTAL Assurances - - -	4,375	1,478,701 5 2	53,024 9 3	42,669 9 11	755,165 7 3	488,798 19 1	392,938 5 3	362,227 2 -
Deduct Re-assurances - - -	-	36,572 - -	546 3 10	441 14 8	7,512 13 -	8,353 2 1	6,759 9 1	753 3 11
Net Assurances - - -	4,375	1,442,129 5 2	52,478 5 5	42,227 15 3	747,652 14 3	480,445 17 -	386,178 16 2	361,473 18 1
ANNUITIES.			For Per Ann.					
Immediate - - - -	8	- - -	289 10 6	- - -	2,600 6 5	- - -	- - -	2,600 6 5
TOTAL Results - - -	4,383	1,442,129 5 2	52,478 5 5	42,227 15 3	750,253 - 8	480,445 17 -	386,178 16 2	364,074 4 6

POSITIVE GOVERNMENT SECURITY LIFE ASSURANCE COMPANY (LIMITED)—continued.

VALUATION BALANCE SHEET of the Positive Government Security Life Assurance Company (Limited), on 31st December 1891.

Net Liability under Assurance Transactions, as per Summary Statement, Schedule 5:	£.	s.	d.	Policyholders' Trust Funds, as per Second Schedule	£.	s.	d.	
				- - - - -	442,872	13	5	
Trust of 1871 - - -	119,317	8	11					
Trust of 1878 - - -	40,828	19	4					
India - - - - -	203,927	16	3					
	364,074	4	6					
Surplus in the Policyholders' net premium Trust Funds carried down - - - -	78,798	8	11					
	442,872	13	5		442,872	13	5	
				Surplus in the Policyholders' Trust Funds, as above - - - - -	78,798	8	11	
				Balance of Profit and Loss, as per Second Schedule - - - - -	1,865	6	6	
TOTAL Surplus - - - - £.	80,663	15	5					
	£.	80,663	15	5	£.	80,663	15	5

VIII.

The Valuation is Quinquennial, and one full year's premium must have been paid to entitle a Policy to share in the Profits.

IX.

(1.) The total surplus in the net premium fund was 78,798 *l.* 8 *s.* 11 *d.*, of which 49,378 *l.* 15 *s.* was declared at the General Meeting of Shareholders, held on the 15th June 1892, as a bonus to be divided between Shareholders and Policyholders in the proportion of one-fifth to the former and four-fifths to the latter.

The Total Profit made by the Company (Policyholders' and Shareholders' Funds combined) during the Quinquennium, including 14,939 *l.* 6 *s.* 1 *d.* brought forward from the previous Valuation, was

	£.	s.	d.
	100,009	12	9

Viz:—Surplus, as per Valuation Balance Sheet - - - - - 80,663 15 5

Shareholders' dividends distributed during Quinquennium	£.	s.	d.	
as per Consolidated Revenue Account - - - - -	28,258	16	11	
Less, provided at the previous Valuation - - - - -	8,912	19	7	
	19,345	17	4	
	£.	100,009	12	9

(2.) The amount divided amongst the Policyholders was 39,503 *l.* (being four-fifths of 49,378 *l.* 15 *s.* as above), divided among 2,513 Policies for 1,112,947 *l.* 3 *s.* 11 *d.*, and Positive Notes on 1,035 lapsed Policies for 96,006 *l.* 0 *s.* 4 *d.*, making together the total sum assured 1,208,953 *l.* 4 *s.* 3 *d.*

(3.) The bonus was at the rate of 30 *s.* per cent. assured per annum during the Quinquennium on all participating Policies in force on 31st December 1891.

The following are specimens of the Bonus, and the mode in which it was receivable:—

REVERSIONARY BONUSES allotted to Policies of 100 *l.*

Age at Entry.	Policies in Force for Five Years and longer.
20	£. s. d. 7 10 -
30	7 10 -
40	7 10 -
50	7 10 -

Cash Bonus allotted to Policies of 100 <i>l.</i>				Bonuses in Reduction of Annual Premiums for Life allotted to Policies of 100 <i>l.</i>			
Age at Entry.	Trust of 1871.	Trust of 1878.	India.	Age at Entry.	Trust of 1871.	Trust of 1878.	India.
	Policies in Force for Five Years and longer.	Policies in Force for Five Years and longer.	Policies in Force for Five Years and longer.		Policies in Force for Five Years and longer.	Policies in Force for Five Years and longer.	Policies in Force for Five Years and longer.
	£. s. d.	£. s. d.	£. s. d.		£. s. d.	£. s. d.	£. s. d.
20	1 18 6	1 16 10	2 - 2	20	- 1 9	- 1 11	- 1 10
30	2 5 8	2 4 4	2 6 11	30	- 2 4	- 2 7	- 2 4
40	2 15 3	2 14 3	2 15 3	40	- 3 2	- 3 6	- 3 2
50	3 8 3	3 6 10	3 9 -	50	- 4 8	- 5 1	- 4 10

E. R. Bourke, Chairman.
Holroyd Chaplin, } Directors.
B. T. Bosanquet, }
A. G. Mackenzie, Manager and Actuary.

POSITIVE GOVERNMENT SECURITY LIFE ASSURANCE
COMPANY (LIMITED)—*continued.*

(Sixth Schedule.)

I.

ANNUAL PREMIUMS for the Assurance of 100*l.* on a Single Life.

TABLE D.—WITH PROFITS.

Trust of 1871.

Age next Birthday.	Annual Premium.	Age next Birthday.	Annual Premium.
	£. s. d.		£. s. d.
15	1 15 6	38	3 5 9
16	1 16 7	39	3 7 9
17	1 17 7	40	3 9 9
18	1 18 7	41	3 11 9
19	1 19 6	42	3 13 11
20	2 - 4	43	3 16 5
21	2 1 4	44	3 19 1
22	2 2 4	45	4 1 9
23	2 3 5	46	4 4 5
24	2 4 6	47	4 7 2
25	2 5 7	48	4 10 1
26	2 6 9	49	4 13 1
27	2 8 -	50	4 16 4
28	2 9 3	51	4 19 10
29	2 10 7	52	5 3 6
30	2 12 -	53	5 7 6
31	2 13 5	54	5 11 7
32	2 14 11	55	5 17 2
33	2 16 3	56	6 2 8
34	2 18 6	57	6 8 5
35	2 19 11	58	6 13 11
36	3 1 10	59	7 - 4
37	3 3 9	60	7 7 1

TABLE J.—WITH PROFITS.

Trust of 1878.

Age next Birthday.	Annual Premium.	Age next Birthday.	Annual Premium.
	£. s. d.		£. s. d.
15	1 11 3	38	3 - 4
16	1 12 2	39	3 2 5
17	1 13 2	40	3 4 7
18	1 14 2	41	3 6 10
19	1 15 2	42	3 9 3
20	1 16 2	43	3 11 9
21	1 17 2	44	3 14 5
22	1 18 1	45	3 17 3
23	1 19 -	46	4 - 4
24	2 - -	47	4 3 6
25	2 1 -	48	4 6 10
26	2 2 1	49	4 10 5
27	2 3 3	50	4 14 3
28	2 4 6	51	4 18 4
29	2 5 9	52	5 2 6
30	2 7 1	53	5 6 10
31	2 8 5	54	5 11 7
32	2 9 10	55	5 16 8
33	2 11 5	56	6 2 1
34	2 13 -	57	6 7 10
35	2 14 8	58	6 13 10
36	2 16 5	59	7 - 5
37	2 18 4	60	7 7 6

TABLE P.—WITHOUT PROFITS.

Trust of 1871.

Age next Birthday.	Annual Premium.	Age next Birthday.	Annual Premium.
	£. s. d.		£. s. d.
15	1 11 8	38	2 18 9
16	1 12 7	39	3 - 6
17	1 13 6	40	3 2 6
18	1 14 6	41	3 4 6
19	1 15 5	42	3 6 10
20	1 16 2	43	3 9 2
21	1 17 -	44	3 11 7
22	1 17 11	45	3 14 1
23	1 18 10	46	3 16 10
24	1 19 9	47	3 19 8
25	2 - 8	48	4 2 9
26	2 1 8	49	4 6 -
27	2 2 9	50	4 9 6
28	2 3 11	51	4 13 2
29	2 5 3	52	4 17 -
30	2 6 3	53	5 1 2
31	2 7 9	54	5 5 8
32	2 9 -	55	5 10 5
33	2 10 7	56	5 15 8
34	2 12 2	57	6 1 3
35	2 13 8	58	6 7 3
36	2 15 4	59	6 13 3
37	2 17 -	60	6 19 9

TABLE S.—WITHOUT PROFITS.

Trust of 1878.

Age next Birthday.	Annual Premium.	Age next Birthday.	Annual Premium.
	£. s. d.		£. s. d.
15	1 8 6	38	2 15 -
16	1 9 4	39	2 16 11
17	1 10 3	40	2 18 10
18	1 11 2	41	3 - 11
19	1 12 1	42	3 3 2
20	1 13 -	43	3 5 6
21	1 13 10	44	3 7 11
22	1 14 8	45	3 10 6
23	1 15 7	46	3 13 2
24	1 16 6	47	3 16 2
25	1 17 5	48	3 19 3
26	1 18 4	49	4 2 5
27	1 19 5	50	4 6 -
28	2 - 6	51	4 9 8
29	2 1 8	52	4 13 6
30	2 2 11	53	4 17 5
31	2 4 2	54	5 1 8
32	2 5 7	55	5 6 4
33	2 6 11	56	5 11 5
34	2 8 4	57	5 16 8
35	2 9 10	58	6 2 -
36	2 11 5	59	6 8 -
37	2 13 1	60	6 14 6

**POSITIVE GOVERNMENT SECURITY LIFE ASSURANCE
COMPANY (LIMITED)—continued.**

ANNUAL PREMIUMS for the Assurance of 100*l.* on a Single Life, INDIA, WITH PROFITS.

Age next Birthday.	Premium.	Age next Birthday.	Premium.	Age next Birthday.	Premium.	Age next Birthday.	Premium.
	£. s. d.		£. s. d.		£. s. d.		£. s. d.
20	2 18 10	33	3 14 9	46	5 2 6	59	7 15 7
21	2 19 10	34	3 16 4	47	5 5 5	60	8 1 6
22	3 - 10	35	3 18 1	48	5 8 6	61	8 7 9
23	3 1 10	36	3 19 10	49	5 11 9	62	8 14 6
24	3 2 11	37	4 1 8	50	5 15 2	63	9 1 7
25	3 4 -	38	4 3 7	51	5 18 9	64	9 9 2
26	3 5 2	39	4 5 7	52	6 2 6	65	9 17 3
27	3 6 4	40	4 7 9	53	6 6 5	66	10 5 11
28	3 7 7	41	4 9 10	54	6 10 8	67	10 15 -
29	3 8 11	42	4 12 3	55	6 15 1	68	11 4 8
30	3 10 4	43	4 14 7	56	6 19 9	69	11 14 11
31	3 11 9	44	4 17 1	57	7 4 9	70	12 5 8
32	3 13 3	45	4 19 9	58	7 10 -		

The rate for non-profit policies in India is 7½ per cent. less than the above.

II. and III.

WHOLE TERM OF LIFE, WITH PROFITS.—GREAT BRITAIN AND IRELAND.

Present Age.	Sum Assured.	Reversionary Bonus.	Ordinary Premiums.	Present Age.	Sums Assured.	Reversionary Bonus.	Ordinary Premiums.
	£.	£. s. d.	£. s. d.		£.	£. s. d.	£. s. d.
19	350	- - -	5 19 7	47	7,300	358 17 -	221 2 4
20	700	- - -	12 11 10	48	1,800	43 3 -	66 - -
21	600	1 10 -	11 4 -	49	2,500	113 2 -	92 5 2
22	1,900	60 - -	31 18 10	50	1,200	60 15 -	44 16 5
23	100	- - -	1 18 1	51	1,300	57 14 -	51 13 2
24	1,795	- - -	35 10 2	52	1,100	3 - -	43 12 5
25	100	- - -	1 18 1	53	1,300	80 10 -	48 17 -
26	800	4 10 -	15 17 11	54	300	3 - -	14 13 8
27	1,100	22 10 -	26 17 8	55	1,400	55 9 -	61 15 11
28	2,200	3 - -	49 11 11	56	1,100	9 3 -	58 11 10
29	2,100	8 1 -	46 6 7	57	1,000	31 2 -	49 14 5
30	1,600	7 2 -	35 1 8	58	2,150	111 11 -	94 9 6
31	4,050	8 12 -	94 8 1	59	600	50 10 -	27 19 10
32	5,100	64 16 -	95 - 11	60	650	44 2 -	32 - 4
33	1,000	35 12 -	23 13 5	61	750	59 15 -	43 1 2
34	3,500	- - -	89 7 2	62	1,000	22 10 -	71 5 -
35	2,350	58 17 -	60 7 1	63	1,400	113 6 -	68 18 8
36	2,650	40 8 -	61 16 4	64	350	- - -	26 6 6
37	3,450	77 5 -	93 14 9	65	100	8 12 -	5 11 7
38	600	22 19 -	14 16 11	66	350	23 12 -	22 4 11
39	2,750	27 9 -	84 5 8	67	1,600	106 10 -	92 16 11
40	2,400	59 11 -	65 - 1	68	300	- - -	30 2 -
41	3,400	72 5 -	96 12 10	69	700	73 19 -	41 11 5
42	3,357	1 13 -	106 14 7	70	700	59 2 -	50 1 10
43	2,450	152 16 -	82 16 4	77	200	21 12 -	15 8 10
44	1,830	48 6 -	60 15 3	81	200	19 8 -	20 17 3
45	1,250	49 1 -	41 16 11				
46	900	20 10 -	39 2 7	£.	85,732	2,376 17 -	2,781 3 4

POSITIVE GOVERNMENT SECURITY LIFE ASSURANCE
COMPANY (LIMITED)—*continued.*

WHOLE TERM OF LIFE, WITHOUT PROFITS.—GREAT BRITAIN AND IRELAND.

Present Age.	Sum Assured.	Ordinary Premiums.	Present Age.	Sum Assured.	Ordinary Premiums.	Present Age.	Sum Assured.	Ordinary Premiums.
	£.	£. s. d.		£.	£. s. d.		£.	£. s. d.
20	3,150	34 4 8	39	1,500	40 18 9	57	6,500	387 5 10
22	2,500	46 - 10	41	3,100	52 10 10	58	800	37 5 5
26	500	9 7 1	42	8,100	237 - -	59	1,500	66 10 -
27	6,000	118 - 5	43	3,000	82 5 -	60	2,000	103 - -
28	700	12 1 9	44	100	3 5 6	62	100	5 11 5
29	3,000	88 - -	45	4,200	137 11 -	67	5,150	386 16 6
31	3,500	63 3 6	46	2,500	82 4 2	72	600	72 4 -
33	1,000	18 11 8	47	3,200	111 2 8	80	400	53 12 8
34	600	15 1 2	48	200	7 6 4	81	210	25 16 8
35	1,300	26 9 3	50	1,500	42 17 6			
36	1,250	27 - 7	51	3,500	198 10 10			
37	7,000	182 11 8	53	700	32 14 6			
38	2,000	43 6 8	55	300	15 5 -	£.	81,660	2,775 14 4

WHOLE TERM OF LIFE.—INDIA.

Present Age.	WITH PROFITS.			Present Age.	WITHOUT PROFITS.	
	Sum Assured.	Reversionary Bonus.	Ordinary Premiums.		Sum Assured.	Ordinary Premiums.
	£.	£. s. d.	£. s. d.		£.	£. s. d.
32	1,200	- - -	41 1 1	24	200	5 11 7
34	1,000	- - -	38 6 3			
42	500	- - -	21 18 9	38	800	29 9 10
43	400	6 - -	16 6 8			
45	2,500	56 15 -	96 1 9	48	200	9 3 9
46	500	37 10 -	20 8 4			
48	2,050	187 3 -	67 5 4	53	500	23 1 4
49	1,400	63 - -	66 12 3			
51	300	- - -	10 - 4	57	150	8 8 -
52	900	78 7 -	29 19 9			
53	1,400	54 - -	72 10 1	62	500	32 14 4
55	400	58 16 -	20 7 1			
58	1,800	146 8 -	93 6 3	65	500	39 4 7
60	500	- - -	28 15 10			
62	500	59 10 -	21 8 11			
66	200	21 12 -	10 7 7			
67	1,000	80 10 -	72 8 -			
£.	16,550	829 11 -	727 4 3	£.	2,850	147 13 5

**POSITIVE GOVERNMENT SECURITY LIFE ASSURANCE
COMPANY (LIMITED)—continued.**

IV., V., and VI.

WITH PROFITS.—GREAT BRITAIN AND IRELAND.

CLASSES OF ASSURANCE.	Amount Assured.			Reversionary Bonus.			Premiums Payable Annually.			TOTAL Amount of Premiums Received.		
	£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.
Limited Payments - - - - -	295,074	3	4	22,009	9	-	10,786	9	10	122,415	2	2
Joint Lives - - - - -	7,753	6	8	304	4	-	422	17	3	4,076	11	3
Paid-up Policies - - - - -	52,250	-	-	5,778	3	6	-	-	-	35,171	4	5
Positive Notes, being Paid-up Policies - - - - -	35,972	13	4	4,871	3	-	-	-	-	33,587	-	11
Endowment Assurances - - - - -	66,020	16	8	943	8	-	3,010	11	11	9,913	9	2
£.	457,071	-	-	33,906	7	6	14,219	19	-	205,163	7	11

WITHOUT PROFITS.—GREAT BRITAIN AND IRELAND.

CLASSES OF ASSURANCE.	Amount Assured.			Premiums Payable Annually.			TOTAL Amount of Premiums Received.		
	£.	s.	d.	£.	s.	d.	£.	s.	d.
Short Term - - - - -	5,100	-	-	65	6	4	338	1	2
Survivorships (one life against another) - - - - -	43,375	-	-	164	5	10	4,218	7	4
Limited Payments - - - - -	22,250	-	-	907	18	3	5,770	7	4
Paid-up Policies - - - - -	250	-	-	-	-	-	92	11	2
Surrender Values and Bonuses on Lapsed Policies - - - - -	944	7	9	-	-	-	926	4	6
Endowment Assurances - - - - -	4,900	-	-	663	5	2	2,228	5	-
Positive Notes on Lapsed Policies - - - - -	3,338	19	9	-	-	-	2,348	9	1
£.	80,158	7	6	1,800	15	7	15,922	5	7

WITH PROFITS.—INDIA.

CLASSES OF ASSURANCE.	Amount Assured.			Reversionary Bonus.			Premiums Payable Annually.			TOTAL Amount of Premiums Received.		
	£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.
Limited Payments - - - - -	375,240	3	6	30,704	10	8	18,839	6	4	176,785	18	4
Joint Lives - - - - -	600	-	-	65	18	-	25	2	10	409	7	8
Paid-up Policies - - - - -	54,293	-	11	5,465	1	11	-	-	-	38,707	4	9
Positive Notes, being Paid-up Policies - - - - -	48,594	15	10	6,567	8	2	-	-	-	51,218	14	7
Endowment Assurances - - - - -	89,199	7	-	1,757	2	9	6,480	17	6	32,277	18	-
£.	567,927	7	3	44,560	1	6	25,345	6	8	298,399	3	4

WITHOUT PROFITS.—INDIA.

CLASSES OF ASSURANCE.	Amount Assured.			Premiums Payable Annually.			TOTAL Amount of Premiums Received.		
	£.	s.	d.	£.	s.	d.	£.	s.	d.
Short Term - - - - -	1,550	-	-	56	8	3	175	10	2
Limited Payments - - - - -	75,555	-	-	3,790	4	6	18,587	5	6
Endowment Assurances - - - - -	22,200	-	-	1,379	19	11	5,470	15	2
Surrender Values and Bonuses on Lapsed Policies - - - - -	2,911	2	-	-	-	-	1,363	-	3
Notes on Lapsed Policies - - - - -	1,863	11	5	-	-	-	2,529	16	5
Paid-up Policies - - - - -	1,000	-	-	-	-	-	481	2	11
£.	105,079	13	5	5,226	12	8	28,506	16	5

**POSITIVE GOVERNMENT SECURITY LIFE ASSURANCE
COMPANY (LIMITED) - continued.**

RE-ASSURANCES.—GREAT BRITAIN AND IRELAND.

WHOLE TERM OF LIFE.—WITH PROFITS.

AGE.	Sum Re-assured.	Reversionary Bonus.	Premiums Payable Annually.	Total Amount of Premiums Paid.
	£.	£.	£. s. d.	£. s. d.
49	900	72	43 19 10	278 8 3

WHOLE TERM OF LIFE.—WITHOUT PROFITS.

AGE.	Sum Re-assured.	Premiums Payable Annually.	Total Amount of Premiums Paid.
	£.	£. s. d.	£. s. d.
27	3,000	49 2 2	49 2 2
37	4,300	112 3 2	448 12 8
42	3,000	88 19 -	88 19 -
45	2,400	78 12 -	235 16 -
57	2,000	123 11 -	123 11 -
£.	14,700	452 7 4	945 - 10

OTHER CLASSES OF RE-ASSURANCES.—WITHOUT PROFITS.

Classes.	Sum Re-assured.	Premiums Payable Annually.	Total Amount of Premiums Paid.
	£.	£. s. d.	£. s. d.
Paid up - - - - -	400	- - -	243 6 8
Survivorship - - - - -	20,500	49 16 8	2,052 - -
£.	20,900	49 16 8	2,295 6 8

RE-ASSURANCES.—INDIA.

— Nil. —

VII.

IMMEDIATE ANNUITIES IN FORCE.

AGE.	Amount.	AGE.	Amount.
	£. s. d.		£. s. d.
53	52 - -	66	20 - -
55	26 - -	76	60 - -
59	16 10 6	79	100 - -
62	15 - -	£.	289 10 6

POSITIVE GOVERNMENT SECURITY LIFE ASSURANCE
COMPANY (LIMITED)—*continued.*

VIII.

No other annuities of any kind have been granted by the Company.

IX.

The average rate of interest at which the Life Assurance Funds of the Company were invested at the close of each year during the five years ending 31st December 1891, was as follows, for each of the separate Trusts:—

	Trust of 1871.	Trust of 1878.	Indian Trusts.
	£. s. d.	£. s. d.	£. s. d.
1887	3 18 10	4 - 11	4 3 7
1888	3 18 7	4 1 9	4 2 11
1889	3 19 4	4 5 3	4 3 2
1890	4 - 3	4 9 2	4 1 1
1891	4 - 6	4 10 2	3 18 -

X.

The amount allowed for the surrender of policies is 40 per cent. of the premiums paid, after two years' full premiums have been paid for Ordinary Whole Life and Endowment Policies. No surrender values are allowed on short term policies.

(Note.)

Separate statements for the Indian business have been furnished. Where additions are made to a life the policies are valued at the advanced ages.

E. R. Bourke, Chairman.
Holroyd Chaplin, } Directors.
B. T. Bosanquet, }
A. G. Mackenzie, Manager and Actuary.

LONDON LIFE ASSOCIATION.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the London Life Association, for the Half-year ending 31st December 1891.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Half-year - - - - -	4,121,172	14	6	Claims by Death - - - - -	98,701	-	-
Premium Accumulations after extinction of Payments - - - - -	11,630	11	6	Surrenders - - - - -	5,109	18	7
	4,132,803	6	-	Expenses of Management - - - - -	8,278	5	6
Premiums - - - - -	154,470	15	7	Property and Income Tax - - - - -	1,969	7	1
Interest and Dividends - - - - -	86,086	9	10	Allowance in respect of reduction of Premiums	104,987	7	3
Fines for revival of Policies - - - - -	10	1	3	Differences on re-valuation of Assets - -	8,175	9	1
	£. 4,373,370	12	8	Amount of Funds at the end of the Half-year, as per Second Schedule - - - - -	4,146,149	5	2
					£. 4,373,370	12	8

BALANCE SHEET

Of the London Life Association, on the 31st December 1891.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance Fund - - - - -	4,076,110	-	-	Mortgages on Property within the United Kingdom - - - - -	1,287,716	5	-
Premium Accumulations Fund - - - - -	13,005	10	1	Mortgage on Life Interest - - - - -	2,000	-	-
Reserve Fund - - - - -	45,451	18	2	Mortgages on County Rates - - - - -	321,924	11	6
Investment Fluctuation Fund - - - - -	11,581	16	11	Mortgages on Corporation Rates - - - - -	168,264	2	4
Total Funds, as per First Schedule - -	4,146,149	5	2	Mortgages on Poor Rates - - - - -	407,084	12	-
Claims admitted but awaiting proof of Title -	32,600	-	-	Mortgages on General District Rates - -	550,263	10	11
Provision for Claims announced but not proved	4,763	-	-	Loans on the Association's Policies (within their Surrender Value) - - - - -	302,734	11	8
					£.	s.	d.
				British Government Securities	118,086	-	-
				Bank of England Stock -	33,850	-	-
					151,936	-	-
				Colonial Government Securities - - - - -	577,342	-	-
				Bonds of Corporate Bodies - - - - -	60,000	-	-
				Rent-charges - - - - -	233,990	1	6
				House Property (Office Premises) - - -	45,000	-	-
				Outstanding Premiums - - - - -	2,740	2	2
				Outstanding Interest : - - - - -	£.	s.	d.
				Due and payable - - - - -	7,884	11	4
				Accrued but not yet payable	42,529	-	-
					50,413	11	4
				Cash on Current Account and in hand - -	22,102	16	9
£. 4,183,512	5	2			£. 4,183,512	5	2

Frs. H. Beaumont, President.
Edmund Boulnois, Director.
C. T. Murdoch, Director.
C. D. Higham, Actuary and Secretary.

W. Cave Fowler,
W. Henry White,
H. Boyer,
George Baker, } Auditors.

QUEEN INSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Queen Insurance Company, for the Half-Year ending 30th June 1891.

I.—LIFE INSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Insurance Fund at the beginning of the Half-Year	710,327	11	10	Claims under Life Policies (after deduction of Sums re-assured)	23,151	5	-
				Endowment Policies matured	249	13	2
Premiums, after deduction of Re-assurance Premiums	38,753	12	10	Surrenders	3,259	12	7
				Commission	1,786	11	3
					£.	s.	d.
Interest	14,429	12	2	Expenses of Management	3,834	8	-
				Medical Fees and Policy Stamps	538	3	6
Less, Income Tax	360	14	9				
	14,068	17	5	Cash Bonus to Policy-holders	2,037	15	2
				Bad Debts	25	19	4
				Amount of Life Insurance Fund at the end of the Half-Year, as per Fourth Schedule	728,266	14	1
£.	763,150	2	1	£.	763,150	2	1

II.—ANNUITY ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Annuity Account at the beginning of the Half-Year - - - -	45,139	5	10	Annuities - - - - -	1,047	6	1
Consideration for Annuities granted - - -	1,917	15	-	Commission - - - - -	9	18	8
Interest - - - - -	920	-	9	Amount of Annuity Fund at the end of the Half-Year, as per Fourth Schedule - -	46,319	16	10
£.	47,977	1	7	£.	47,977	1	7

III.—FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fire Fund at the beginning of the Half-Year - - - -	200,000	-	-	Losses by Fire, after deduction of Re-assurances - - - -	233,644	3	4
Premiums received, after deduction of Re-assurances - - - - -	290,771	14	4	Expenses of Management - - - -	59,771	7	3
Interest - - - - -	3,557	18	11	Directors and Auditors' Fees for 1890 - - - - -	3,442	10	-
Less, Income Tax - - - - -	88	19	-	Commission - - - - -	63,213	17	3
	3,468	19	11	Bad Debts - - - - -	42,825	2	6
Amount transferred from Profit and Loss Account - - - - -	46,115	7	4	Amount of Fire Fund at the end of the Half-Year, as per Fourth Schedule - - -	672	18	6
	£.	540,356	1	7	200,000	-	-
				£.	540,356	1	7

IV.—PROFIT AND LOSS ACCOUNT to 24th August 1891, when Securities were transferred to the Royal Insurance Company.

	£.	s.	d.		£.	s.	d.
Balance from 1890 - - - - -	167,076	14	7	Dividend and Bonus for Year ending 31st December 1890 - - - -	36,007	-	-
Interest and Dividends not carried to other Accounts - - - -	12,516	10	4	Proportion of General Expenses in connection with Interest and Investments - - -	526	7	-
Less, Income Tax - - - - -	312	18	3	Income Tax on Profits - - - - -	1,023	-	7
	12,203	12	1	Amount Reserved in connection with lawsuit Commutation of Mr. Rumford's allowance under agreement - - - - -	1,500	-	-
Transfer Fees - - - - -	81	3	6	Stamps on Transfers - - - - -	55,846	8	5
				Expenses in connection with the transfer of the business in America and Canada to the "Queen of America" - - - - -	7,431	-	-
				Legal Expenses - - - - -	3,870	3	8
				Amount transferred to Fire Account - - -	1,954	9	3
				Balance as per Fourth Schedule - - - -	46,115	7	4
	£.	179,361	10	2	25,087	13	11
				£.	179,361	10	2

QUEEN INSURANCE COMPANY—*continued.*

BALANCE SHEET

Of the Queen Insurance Company, on the 30th June 1891.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.	£.	s.	d.
Shareholders' Capital, as per last Account -	180,035	-	-	Mortgages on Property within the United Kingdom -	26,741	16	3			
Life Insurance Fund - - - - -	728,266	14	1	Mortgages on Property out of the United Kingdom -	150,618	15	6	177,860	11	9
Annuity Fund - - - - -	46,319	16	10	Loans on the Company's Policies - - -				40,502	3	7
	£.	s.	d.	Investments at Market Prices: £.	s.	d.				
Reserve Fund - - - - -	255,393	11	7	Foreign Government Securities - - - - -	121,092	14	-			
Fire Fund - - - - -	200,000	-	-	Colonial Government Securities - - - - -	49,136	16	1			
Profit and Loss Account -	25,087	13	11	Colonial City Securities -	31,928	18	1			
Investment Reserve Fund -	58,036	3	7	Colonial Provincial Securities	11,765	12	4			
	538,517	9	1	Railway and other Debentures and Debenture Stocks	451,612	12	4			
Claims under Life Policies admitted but not paid -	15,392	16	2	Railway Preference Stocks and Shares - - - - -	201,598	8	3			
Outstanding Fire Losses -	56,497	12	10	Railway Ordinary Stocks -	11,362	2	■	878,497	3	9
Foreign Drafts not yet matured	16,777	4	11	House Property, including the Company's Offices at Liverpool and elsewhere -				270,904	5	10
Dividends Unclaimed - -	851	14	-	The Bonds and Securities of Incorporated Companies and Building Societies -	40,795	18	3			
Balance of Re-insurance Accounts with other Offices -	21,842	10	1	The Bonds of Local Boards and Corporations -	103,799	19	6	144,595	17	9
Other Outstanding Accounts -	78,597	15	7	Loans upon Reversions and Life Interests - - - - -	18,066	-	10			
	189,959	13	7	Loans upon Personal Security and in connection with Life Policies - - - - -	900	-	-			
				Loans on Stocks and Shares with Margins - - - - -	4,200	-	-	23,166	-	10
				Agents' and Branch Balances - - - - -				89,366	15	4
				Outstanding Premiums - - - - -	16,655	18	8			
				" Interest - - - - -	23,675	18	5	40,331	17	1
				Cash:						
				At Liverpool Union Bank -	12,605	3	6			
				In hand - - - - -	847	17	8	13,453	1	2
				Furniture at Chief and Branch Offices -				4,920	16	6
£.	1,683,098	13	7	£.	1,683,098	13	7			

Thos. H. Jackson, Chairman.
 Jno. Bingham, } Directors.
 William Watson, }
 J. K. Rumford, Manager.

We have examined the Books of the Queen Insurance Company, with the Vouchers and Securities, including the Certificates sent home from the American and Australian Branches for their investments. We have also examined the Audited Balance Sheets of the Foreign Branches, and we certify that the combined Balance Sheet exhibits a full and accurate view of the Company's position as on the 30th June 1891, as shown by the Books. The investments in negotiable securities have been adjusted to their market value on the 24th August 1891, the date of their transfer to the Royal Insurance Company.

Liverpool, 24 May 1892.

Harmood Banner & Son,
 Chartered Accountants.

ROYAL INSURANCE COMPANY.

STATEMENT showing disposal of Funds handed over by the QUEEN INSURANCE COMPANY to the ROYAL INSURANCE COMPANY, after taking into account all Charges and Expenses of Amalgamation.

FUNDS RECEIVED.	£. s. d.	DISPOSED OF IN "ROYAL" BOOKS.	£. s. d.
Mortgages on Real Estate and Ground Rents	177,360 11 9	Passed to "Royal" Capital Account - -	77,157 - -
	£. s. d.	Passed to Life Assurance Fund, viz.:	
Foreign Government Securities	121,092 14 -	Amount as in	
Colonial Securities - -	92,831 6 6	"Queen" £. s. d.	£. s. d.
Railway and other Debentures	451,612 12 4	Fund - 728,266 14 1	
Railway Preference Stocks and Shares - - -	201,598 8 3	Amount as transferred from "Queen" General Reserve Fund - 23,000 - -	
Railway Ordinary Stocks and Shares - - - -	11,362 2 8		751,266 14 1
	878,497 3 9	Passed to Annuity Fund:	
Buildings belonging to the Company - -	270,904 5 10	Amount as in "Queen" Fund	463,319 16 10
Bonds and Securities of Incorporated Companies and of Local Boards and Corporations	144,595 17 9		797,586 10 11
	£. s. d.	Passed to Reserve Fund - -	232,393 11 7
Loans on Reversions and Life Interests - - - -	18,066 - 10	Passed to Fire Fund - -	100,000 - -
Loans on Personal Security and on Life Policies - -	41,402 3 7	Passed to Reserve for expiring Treaties of the "Queen" -	100,000 - -
Loans on Stocks and Shares -	4,200 - -	Passed to Profit and Loss Account - - - -	106,029 15 3
	63,688 4 5	Passed to Pension Fund - -	10,000 - -
Office Furniture - - - -	4,920 16 6		548,423 6 10
Branch and Agents' Balances, including Outstanding Premiums - - - -	106,022 14 -	Amounts written off:	
Outstanding Interest - - - -	23,675 18 5	Buildings of the Company -	17,391 11 5
Cash in Bank and in hand - - - -	13,453 1 2	Office Furniture - -	4,920 16 6
		General Investments as additional security - -	47,659 14 4
			69,972 2 3
			1,493,139 - -
		Actual Liabilities:	
		Outstanding Fire and Life Claims - - - -	71,890 9 -
		Bills Payable - - - -	16,777 4 11
		Unclaimed Dividends - -	851 14 -
		All other Outstanding Accounts, including Amounts due to Re-insuring Offices	100,440 5 8
			189,959 13 7
	£. 1,683,098 13 7		£. 1,683,098 13 7

ROYAL INSURANCE COMPANY—*continued.*

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Royal Insurance Company, for the Year ending 31st December 1891.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year - - - - -	3,403,892	14	10	Claims under Life Policies, including Reversionary Bonuses, after deduction of Sums re-assured - - - - -	253,732	1	-
Amount carried from "Queen" Funds - -	751,266	14	1	Surrenders - - - - -	20,196	8	7
Premiums, after deduction of Re-assurance Premiums - - - - -	329,855	2	9	Bonuses in Cash and in reduction of Premiums	247	6	11
Interest - - - - -	150,387	7	6	Commission - - - - -	16,925	14	3
Assignment Fees - - - - -	104	6	-	Expenses of Management - - - - -	25,041	5	10
				Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule - -	4,319,363	8	7
£.	4,635,506	5	2	£.	4,635,506	5	2

II.—ANNUITY ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Annuity Fund at the beginning of the Year - - - - -	182,424	14	10	Annuities - - - - -	22,624	15	4
Amount carried from "Queen" Funds - -	46,319	16	10	Commission - - - - -	280	17	0
Consideration for Annuities granted - -	13,414	5	5	Expenses of Management - - - - -	263	15	5
Interest - - - - -	8,223	17	11	Amount of Annuity Fund at the end of the Year, as per Fourth Schedule - - -	227,213	6	9
£.	250,382	15	-	£.	250,382	15	-

III.—FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fire Insurance Fund at the beginning of the Year - - - - -	600,000	-	-	Losses by Fire, after deduction of Re-assurances - - - - -	990,215	12	5
Amount of Conflagration Fund 200,000 - -	800,000	-	-	Commission - - - - -	247,622	10	7
Amount carried from "Queen" Funds - -	100,000	-	-	Expenses of Management - - - - -	288,790	1	7
Premiums received after deduction of Re-assurances - - - - -	1,607,030	5	8	Profit realised, transferred to Profit and Loss Account - - - - -	111,315	1	4
Interest - - - - -	30,913	-	3				
				Amount of Fire Insurance Fund - - - - -	700,000	-	-
				Amount of Conflagration Fund - - - - -	200,000	-	-
				At the end of the Year, as per Fourth Schedule	900,000	-	-
£.	2,537,043	5	11	£.	2,537,043	5	11

ROYAL INSURANCE COMPANY—continued.

IV.—PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance of last Year's Account - - -	460,825	5	4	Dividends and Bonuses to Shareholders -	168,901	5	-
Amount carried from "Queen" Funds - -	106,029	15	3				
Interest and Dividends not carried to other Accounts - 90,555	14	1		Income Tax - - - - -	3,055	1	6
Less Interest to Superannuation Fund - - - -	794	17	2	Balance, as per Fourth Schedule - - -	596,120	3	10
	89,760	16	11				
Transfer Fees - - - - -	151	11	6				
Profit realised on the Fire Account - -	111,315	1	4				
£.	768,082	10	4	£.	768,082	10	4

BALANCE SHEET

Of the Royal Insurance Company, on the 31st December 1891.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital - - - - -	366,702	-	-	Mortgages on Freehold and Leasehold Property within the United Kingdom, viz.:			
Reserve Fund - - - - -	1,582,393	11	7	City Property, England - 674,949	4	1	
Life Assurance Fund - - - - -	4,319,363	8	7	Ditto - Scotland - 200,694	17	7	
Annuity Fund - - - - -	227,213	6	9	Landed Property, England 560,100	-	-	
	£.	s.	d.	Ditto - Scotland 20,000	-	-	
Fire Fund - - - - - 700,000	-	-	-		1,455,744	1	8
Conflagration Fund - - - 200,000	-	-	-	Mortgages on Freehold Property out of the United Kingdom - - - - -	146,266	7	6
	900,000	-	-	Loans on Reversions, and Life Interests -	19,746	15	4
Reserve for expiring Treaties of the "Queen"	76,426	15	3	Loans on the Company's Life Policies within their Surrender Value - - - -	269,280	5	5
Perpetual Insurance Account - -	27,181	15	1	Investments:			
Superannuation Fund - - - - -	40,041	6	5	British Government Securities - - -	236,193	18	-
Profit and Loss (subject to Shareholders' Dividend) - - - - -	596,126	3	10	Colonial Government and other Colonial Securities - - - - -	241,349	1	-
	8,135,448	7	6	Foreign Government Securities - - -	19,972	10	8
Claims under Life Policies, admitted but not paid - 54,481	18	7		United States Government Securities - -	330,423	8	4
Annuities not claimed - - - 216	5	5		United States Railways, 1st Mortgage Bonds and other United States Securities - -	941,650	7	7
Outstanding Fire Losses - 140,110	12	4		Railway Debenture Stocks, viz.:			
Unclaimed Dividends - - - 3,281	11	5		England - - - - - 230,573	18	9	
Outstanding Accounts } since 69,754	2	1		Scotland - - - - - 27,432	5	1	
Bills payable - - } paid 83,141	19	2		Wales - - - - - 7,686	18	-	
	350,986	9	-	Foreign - - - - - 53,807	5	4	
				Railway Guaranteed and Preference Stocks, viz.:			
				England - - - - - 1,728,429	4	10	
				Scotland - - - - - 120,931	-	3	
				Wales - - - - - 7,922	5	1	
					1,857,282	10	2
				Railway Ordinary Stocks, England - -	71,732	11	8
				Gas and Dock Companies' Bonds, England and Scotland - - - - -	446,099	18	8
				Freehold Ground Rents, England - - -	26,745	1	2
				Freehold Buildings, viz.:			
				England - - - - - 354,276	-	2	
				Scotland - - - - - 29,756	3	6	
				Ireland - - - - - 7,000	-	-	
				United States - - - 328,170	2	10	
				Canada - - - - - 29,917	11	7	
				Melbourne - - - - - 8,116	13	4	
				Leasehold Buildings, England - - -	757,236	11	5
				land - - - - - 195,027	6	2	
				Leasehold Building, Ireland - - -	1,309	-	4
				Loans:	136,336	5	6
				On the Company's Life Policies, combined with Personal Security - - - -	1,000	-	-
				To various Towns and Townships on Security of the Rates, viz.:			
				England - - - - - 347,697	3	11	
				Wales - - - - - 877	13	4	
					348,574	17	3
				On English and Scottish Railway and other Securities, with Margins - - - -	216,196	11	6
				Agents' Balances - - - - -	165,316	12	7
				Outstanding Premiums } since received - -	30,784	9	9
				Outstanding Interest - - - - -	84,922	4	7
				Cash in hand and on Current Account with Bankers - - - - -	365,079	18	7
£.	8,486,434	16	6	£.	8,486,434	16	6

James M. Calder, } Auditors.
John Dempster, }George H. Horsfall, Chairman.
M. H. Maxwell, } Directors.
Thos. H. Jamay, }
Jno. H. McLaren, Manager.

MIDLAND COUNTIES INSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNT.

Of the Midland Counties Insurance Company, for the Year ending 24th March 1892.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.	
Amount of Life Assurance and Annuity Fund at the beginning of the Year	57,728	10	3	Claims under Life Policies (after deduction of Sums Re-assured)	7,708	8	8	
Premiums (after deducting Re-assurance Premiums)	6,453	15	8	Surrenders	213	18	6	
Interest and Dividends	2,784	10	2	Annuities paid	1,606	14	3	
Registration Fees	5	-	-	Commission	366	14	5	
Consideration for Annuities granted	1,454	8	-	Expenses of Management	737	7	6	
Profits on Securities realised	648	11	6	Income Tax	64	10	7	
	£.	69,074	15	7	Amount of Life Assurance and Annuity Fund at the end of the Year, as per Balance Sheet	58,377	1	8
					£.	69,074	15	7

II.—FIRE AND HAIL ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fire and Hail Insurance Fund at the beginning of the Year - - - - -	15,941	4	3	Losses by Fire and Hail (after deduction of Re-assurances)	12,683	14	7
<i>Less,</i> Transferred to Hail Storm Reserve Fund pursuant to Resolution of General Meeting of 16th June 1891 - - -	5,000	-	-	Expenses of Management - - - - -	7,048	18	6
	10,941	4	3	Commission - - - - -	4,164	1	6
Premiums received (after deduction of Re-insurance premiums) - - - - -	29,832	10	11	Amount carried to Profit and Loss Account - - - - -	7,778	3	4
Interest on Fire and Hail Funds - - - - -	492	7	-	Amount of Fire and Hail Insurance Fund at the end of the Year, as per Balance Sheet - - - - -	10,941	4	3
Interest on Fire Reserve Fund - - - - -	1,125	-	-				
Interest on Hail Storm Reserve Fund - - - - -	225	-	-				
£.	42,616	2	2	£.	42,616	2	2

III.—PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance of last Account - - - - -	4,486	19	-	Dividend to Shareholders for the Year ending 24th March 1891, sanctioned at the General Meeting held 16th June 1891, making with Interim Dividend 15 per cent. per annum - - - - -	8,500	-	-
				Directors' Fees for the Year ending 24th March 1891 - - - - -	750	-	-
				Balance carried down - - - - -	235	19	-
	4,486	19	-		4,486	19	-
Balance brought down - - - - -	236	19	-	Income Tax - - - - -	244	17	-
Interest and Dividends not carried to other Accounts - - - - -	735	18	10	Bad Debts - - - - -	27	11	2
Transfer Fees - - - - -	21	4	6	Interim Dividend, paid 30th November 1891, for six months to 24th September 1891, at the rate of 10 per cent. per annum - - - - -	1,750	-	-
Rent Receivable - - - - -	100	-	-	Balance, as per Balance Sheet carried down - - - - -	7,407	16	4
Profit on Security realised - - - - -	95	5	6				
One-fifth of Surplus at Quinquennial Valuation transferred from Life Account - - - - -	462	18	4				
Profit transferred from Fire and Hail Account - - - - -	7,778	3	4				
	9,430	4	6		9,430	4	6
Balance brought down - - - - -	7,407	16	4	Directors' Fees for Year ending 24th March 1892 - - - - -	750	-	-
				Auditors' Fees - ditto - ditto - - - - -	105	-	-
				Balance divisible amongst Shareholders - - - - -	6,552	16	4
£.	7,407	16	4	£.	7,407	16	4

BALANCE SHEET

Of the Midland Counties Insurance Company, on the 24th March 1892.

CAPITAL AND LIABILITIES.				£.	s.	d.	ASSETS.				£.	s.	d.							
Capital Subscribed—								Mortgages on Property within the United Kingdom - - -							72,424	8	4			
20,000 Shares of 12 <i>l.</i> 10 <i>s.</i> each - - - £. 250,000								Loan on Debentures - - - - -							2,000	-	-			
								Loans on this Company's Policies - - - - -							1,869	-	6			
								Loan on another Company's Policy - - - - -							30	-	-			
								Loan on this Company's Shares - - - - -							130	-	-			
								Loans on Life Interests - - - - -							17,000	-	-			
								Loans on Poor and Local Board Rates - - - - -							1,129	13	6			
								Loans on Reversionary Interests - - - - -							750	-	-			
								Loans on Personal Security - - - - -							796	-	-			
Paid-up 3 <i>s.</i> <i>s.</i> per Share - - - - -							35,000	-	-	Investments, viz.:										
										Railway Debenture Stocks - - - - -							1,130	-	-	
										Railway Preference Stocks - - - - -							8,431	-	8	
										Lincoln Corporation Stock - - - - -							2,865	15	-	
										Without Navigation Shares - - - - -							2,320	10	-	
										Another Company's Endowment Policy purchased - - - - -							106	8	-	
										Reversionary Interests purchased - - - - -							1,028	9	4	
										Freehold Properties - - - - -							16,477	8	7	
Life Assurance and Annuity Fund , - 58,377 1 8																				
<i>Less,</i>																				
One-fifth of Surplus at Quinquennial Valuation transferred to Profit and Loss Account							462	18	4											
																	57,914	3	4	
Fire Reserve Fund - - - - -							25,000	-	-											
Hail Storm Reserve Fund - - - - -							5,000	-	-											
Fire and Hail Funds - - - - -							10,941	4	3											
Profit and Loss Account - - - - -							7,407	16	4											
																	141,283	3	11	
Claims admitted but not yet paid - - - - -							5,042	12	-											
Outstanding Commission - - - - -							233	17	10											
Unpaid Dividends - - - - -							29	7	7											
Due to other Offices - - - - -							380	6	5											
Due to Agent's - - - - -							18	16	9											
Other Accounts unpaid - - - - -							788	12	11											
							£.	147,756	17	5										
																	£.	147,756	17	5

A. S. Leslie Meloille, Chairman.
G. M. H. tion, } Directors.
J. T. Tweed,
B. Vickers, Secretary.

MIDLAND COUNTIES INSURANCE COMPANY—*continued*.*(Fifth Schedule.)*

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Midland Counties Insurance Company, made by the Consulting Actuary, George King, F.I.A., F.F.A.

I.

The valuation is made up to the 24th March 1892.

II.

The principles on which the valuation and distribution of profits among the policy-holders are made, are determined by the Company's Deed of Settlement, by the 111th clause of which the Directors cause an account to be taken of the clear profits which may, in the judgment of the Actuary and the Directors, be safely set apart out of the funds, and such account is submitted to the Auditors for the current year, who examine and report thereon, and if satisfied of the correctness thereof, certify the same. By the 116th clause, when such report and accounts are confirmed, the Directors apportion the amount set apart into five equal parts, one whereof is appropriated as a bonus to the Proprietors' Fund, and the remaining four parts are appropriated for the payment of bonuses to the holders of such policies as shall be entitled to profits in cash, in proportion to the value of such policies, or in an equivalent reversionary addition to the sum assured, or in reduction of premium, at the option of the policy-holder, according to a fair calculation to be made by the Actuary of the Company, subject to the approbation of the Directors.

III.

The Tables of Mortality used in the valuation are, for the assurance contracts the Institute of Actuaries' H^M Table, and for the annuity contracts the Government Annuitants' Table, 1883.

IV.

The rate of interest assumed in the calculations is $3\frac{1}{2}$ per cent, throughout.

V.

The whole of the loading upon the net premiums, averaging $24\frac{1}{2}$ per cent. of the annual premium income, in the case of with profit policies, and $17\frac{1}{2}$ per cent. in the case of non-profit policies, has been reserved as a provision for future expenses and profits. An additional reserve of loading has been made for policies by a limited number of premiums and for paid-up policies.

VI.

CONSOLIDATED REVENUE ACCOUNT of the Midland Counties Insurance Company,
for Five Years, commencing 25th March 1887 and ending 24th March 1892.

	£. s. d.		£. s. d.
Amount of Funds on 25th March 1887, the beginning of the period - -	44,800 14 10	Claims under Life Policies, after deducting Sums re-assured - -	19,671 5 4
Premiums, after deducting Re-assurance Premiums - - - -	28,210 11 10	Surrenders - - - - -	1,408 3 5
Consideration for Annuities granted -	9,806 13 7	Annuities - - - - -	7,659 13 10
Interest and Dividends - - -	10,680 13 5	Cash Bonuses to Policy-holders -	1,350 6 -
Profit on Investments realised - -	873 11 2	Shareholders' Proportion of Surplus at the Valuation of 1887 - -	800 - -
Registration Fees - - - -	20 10 -	Commission - - - - -	1,659 12 1
		Expenses of Management - - -	3,119 16 3
		Income Tax - ✓ - - -	286 16 5
		Bad Debts - - - - -	59 19 10
		Amount of Funds on 24th March 1892, the end of the period, as per Balance Sheet - - - - -	58,377 1 8
£.	94,392 14 10	£.	94,392 14 10

MIDLAND COUNTIES INSURANCE COMPANY—continued.

VII.

SUMMARY AND VALUATION of the Policies of the Midland Counties Insurance Company,
as at 24th March 1892.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.						VALUATION.				
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Extra Premiums.	Net Yearly Premiums.	Bonus Reductions of Premium.	Valuation by the Institute of Actuaries H.M. Table. Annuities by the Government 1883 Tables. Interest $3\frac{1}{2}$ per Cent.				
							Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Bonus Reductions of Premium.	Net Liability.
ASSURANCES.		£. s. d.	£. s. d.	£. s. d.	£.	£. s. d.	£.	£.	£.	£.	£.
I.—WITH PARTICIPATION IN PROFITS.											
For the Whole Term of Life	347	96,168 2 6	2,829 3 5	2 7 6	2,077·813	12 3 5	51,114·2	36,551·8	26,547·	53·	24,620·2
Assurances by Limited Pay- ments	5	964 4 9	8 - 8	- - -	5·945	- - -	695·5	88·9	66·	- - -	529·5
Endowment Assurances -	291	49,074 17 6	1,963 13 11	6 7 -	1,595·219	- - -	27,080·4	23,601·1	19,026·8	- - -	8,053·6
Extra Premiums payable -	-	- - -	8 14 6	- - -	- - -	- - -	4·1	- - -	- - -	- - -	4·4
Additional Reserve of Load- ing	-	- - -	- - -	- - -	- - -	- - -	- - -	- - -	45,638·8 Deduct - 52·1	- - -	Add - 52·1
TOTAL Assurances } with Profits - - }	643	146,207 4 9	4,809 12 6	8 14 6	3,678·977	12 3 5	78,794·5	60,241·8	45,587·7	53·	33,259·8
II.—WITHOUT PARTICIPA- TION IN PROFITS.											
For the Whole Term of Life	73	23,831 10 -	828 13 -	13 16 2	673·916	- - -	11,959·7	10,335·9	8,302·3	- - -	3,657·4
Assurances by Limited Pay- ments - - -	1	500 - - -	- - -	- - -	- - -	- - -	334·2	- - -	- - -	- - -	334·2
Endowment Assurances -	94	18,952 10 10	653 7 2	11 12 -	569·285	- - -	10,971·6	7,297·7	6,317·3	- - -	4,654·3
Short Term Assurances -	13	4,750 - - -	91 15 4	4 4 -	- - -	- - -	48·2	- - -	- - -	- - -	48·2
Assurances on Joint Lives -	4	950 - - -	59 8 7	- - -	44·294	- - -	658·8	527·	396·	- - -	262·8
Assurances on the Survivor of Lives	2	400 - - -	5 3 10	- - -	3·112	- - -	93·1	112·7	66·1	- - -	26·7
Contingent Assurances -	1	1,500 - - -	16 10 -	- - -	13·338	- - -	128·2	146·3	118·3	- - -	9·9
Assurance against Issue	1	1,000 - - -	- - -	- - -	- - -	- - -	42·	- - -	- - -	- - -	42·
Children's Endowments -	11	1,380 - - -	41 2 5	- - -	- - -	- - -	428·5	- - -	- - -	- - -	428·5
Extra Premiums payable -	-	- - -	29 12 2	- - -	- - -	- - -	14·8	- - -	- - -	- - -	14·8
Additional Reserve of Load- ing - - - -	-	- - -	- - -	- - -	- - -	- - -	- - -	- - -	15,200·3 Deduct - 29·6	- - -	Add - 29·6
TOTAL Assurances } without Profits - - }	200	53,264 - 10	1,725 12 6	29 13 2	1,303·945	- - -	24,679·1	18,419·6	15,170·7	- - -	9,508·4
TOTAL Assurances - -	843	199,471 5 7	6,535 5 -	38 6 8	4,982·922	12 3 5	103,473·6	78,661·4	60,758·4	53·	42,763·2
Deduct Re-assurances -	-	10,493 10 -	347 16 11	- - -	273·811	- - -	5,738·2	3,770·2	3,001·2	- - -	2,737·
Net Amount of Assur- ances - - -	843	188,977 15 7	6,187 8 1	38 6 8	4,709·111	12 3 5	97,735·4	74,891·2	57,757·2	53·	40,031·2
Reserve for early Pay- ment of Claims -	-	- - -	- - -	- - -	- - -	- - -	405·5	- - -	- - -	- - -	405·5
ANNUITIES.											
Immediate - - - -	55	Per Annum. 1,701 17 7	- - -	- - -	- - -	- - -	15,623·8	- - -	- - -	- - -	15,625·8
TOTAL of Results -	898	188,977 15 7 and 1,701 17 7 Per Annum.	6,187 8 1	38 6 8	4,709·111	12 3 5	113,766·7	74,891·2	57,757·2	53·	56,062·5

VALUATION BALANCE SHEET of the Midland Counties Insurance Company, as at 24th March 1892.

Net Liability under Assurance and Annuity Transactions	£. s. d. 56,062 10 -	Life Assurance and Annuity Funds (as per Balance Sheet)	£. s. d. 58,377 1 8
Surplus	2,314 11 8		
	£. 58,377 1 8		£. 58,377 1 8

MIDLAND COUNTIES INSURANCE COMPANY—continued.

VIII.

A bonus is allotted to every policy existing at the date of valuation, but it does not vest until the policy has been three years in force.

IX.

The results of the valuation are as follows :

- (1.) The total amount of profit made by the Company cannot be exactly stated because of the change in the basis of valuation. The amount of surplus shown by the valuation was 2,314*l.* 11*s.* 8*d.*, including the sum of 848*l.* 4*s.* 10*d.*, brought forward after the valuation on 24th March 1887.
- (2.) The amount of profit divided among the policy-holders was 1,851*l.* 13*s.* 4*d.*; the number of policies which participated was 643, and their amount was 142,387*l.* 15*s.* 6*d.*
- (3.) The following are specimens of bonuses to policies for 100*l.* effected at the respective ages of 20, 30, 40, and 50, which had been respectively in force 5, 10, 15, 20, 25, and 30 years, together with the amount apportioned under the various modes in which the bonus might be received. In addition to the bonuses here shown, policies which had participated at previous divisions would be entitled to a further bonus in respect of the bonuses not surrendered prior to the 24th March 1892.

Age at which Policy was effected.		DURATION.					
		5 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
		<i>£. s. d.</i>	<i>£. s. d.</i>	<i>£. s. d.</i>	<i>£. s. d.</i>	<i>£. s. d.</i>	<i>£. s. d.</i>
20	Cash	6 1	10 3	15 11	1 2 5	1 9 9	1 17 10
	Reversion	16 5	1 9 10	2 1 11	2 13 2	3 3 6	3 12 9
	Permanent Reduction of Premium	— 3	— 6	— 10	— 1 4	— 1 11	— 2 8
30	Cash	7 3	14 3	1 2 3	1 11 1	2 — 6	2 10 4
	Reversion	19 1	1 13 10	2 7 7	2 19 8	3 10 4	3 19 5
	Permanent Reduction of Premium	— 4	— 10	— 1 5	— 2 2	— 3 3	— 4 8
40	Cash	10 6	1 — 5	1 11 1	2 2 3	2 13 4	3 4 3
	Reversion	1 2 4	1 19 3	2 14 1	3 6 9	3 17 3	4 6 —
	Permanent Reduction of Premium	— 8	— 1 5	— 2 6	— 3 11	— 5 10	— 8 7
50	Cash	14 11	1 8 5	2 1 9	2 14 11	3 6 11	3 16 1
	Reversion	1 5 11	2 4 10	3 — 6	3 13 6	4 3 9	4 11 4
	Permanent Reduction of Premium	— 1 2	— 2 8	— 4 7	— 7 4	— 11 3	— 16 6

A. S. Leslie Melville, Chairman.

G. M. Hutton, } Directors.

J. T. Tweed, }

B. Vickers, Secretary.

(Sixth Schedule.)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the Midland Counties
Insurance Company, on the 24th March 1892.

I.

TABLE OF PREMIUMS to Assure 100*l.* for the Whole Term of Life.

AGE.	Annual Premium with Profits.	Annual Premium without Profits.	AGE.	Annual Premium with Profits.	Annual Premium without Profits.	AGE.	Annual Premium with Profits.	Annual Premium without Profits.
	<i>£. s. d.</i>	<i>£. s. d.</i>		<i>£. s. d.</i>	<i>£. s. d.</i>		<i>£. s. d.</i>	<i>£. s. d.</i>
10	1 12 8	1 6 —	29	2 8 8	2 4 4	48	4 3 6	3 19 4
11	1 13 6	1 6 8	30	2 9 11	2 5 9	49	4 6 5	4 2 3
12	1 14 5	1 7 5	31	2 11 —	2 6 10	50	4 9 6	4 5 3
13	1 15 5	1 8 2	32	2 12 2	2 8 —	51	4 12 8	4 8 5
14	1 16 4	1 9 —	33	2 13 5	2 9 3	52	4 16 1	4 11 10
15	1 17 3	1 9 9	34	2 14 9	2 10 7	53	4 19 8	4 15 5
16	1 18 2	1 10 7	35	2 16 2	2 11 11	54	5 3 7	4 19 4
17	1 19 1	1 11 5	36	2 17 8	2 13 6	55	5 7 11	5 3 8
18	1 19 11	1 12 3	37	2 19 3	2 15 1	56	5 12 5	5 8 2
19	2 — 9	1 13 —	38	3 — 10	2 16 8	57	5 17 3	5 13 1
20	2 1 6	1 13 10	39	3 2 8	2 18 6	58	6 2 5	5 18 9
21	2 2 4	1 14 8	40	3 4 8	3 — 5	59	6 7 11	6 3 9
22	2 3 —	1 15 6	41	3 6 4	3 2 1	60	6 13 10	6 9 8
23	2 3 8	1 16 7	42	3 8 3	3 4 1	61	7 — 6	6 16 4
24	2 4 4	1 17 8	43	3 10 3	3 6 —	62	7 7 8	7 3 6
25	2 4 10	1 19 —	44	3 12 6	3 8 3	63	7 15 3	7 11 1
26	2 5 6	2 — 3	45	3 15 —	3 10 9	64	8 3 —	7 18 10
27	2 6 5	2 1 6	46	3 17 8	3 13 5	65	8 11 2	8 6 11
28	2 7 6	2 2 11	47	4 — 9	3 16 7			

MIDLAND COUNTIES INSURANCE COMPANY—*continued.*

II. and III.

The total amount assured on lives for the whole term of life, which were in existence at the date above mentioned.

Also the corresponding amount of premiums receivable annually for each year of life, after deducting the abatements made by the application of bonuses.

AGE.	WITH PROFITS.				WITHOUT PROFITS.		
	Sums Assured.	Reversionary Bonuses.	Annual Premiums.	Extra Premiums.	Sums Assured.	Annual Premiums.	Extra Premiums.
	£.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
12	-	-	-	-	31 10 -	- 10 -	-
16	50	-	17 9	-	-	-	-
20	100	-	2 - 9	-	-	-	-
21	-	-	-	-	-	-	-
22	100	-	2 2 4	-	-	-	-
23	500	-	11 3 4	-	-	-	-
24	-	-	-	-	100 - -	1 15 6	1 5 -
25	600	6 2 -	12 - 3	-	-	-	-
26	200	-	4 11 -	-	200 - -	3 11 -	-
27	650	-	15 4 3	- 5 -	-	-	-
28	1,500	-	34 5 10	-	1,350 - -	26 14 7	-
29	300	-	7 4 10	-	600 - -	12 13 5	-
30	100	-	2 13 4	-	1,000 - -	20 5 10	5 - -
31	1,150	6 6 -	26 14 7	-	400 - -	7 15 4	-
32	600	-	14 14 4	- 5 -	-	-	-
33	1,650	12 8 -	37 19 10	1 2 6	-	-	-
34	2,700	16 2 -	67 - 2	-	500 - -	10 12 3	-
35	2,250	23 16 -	55 12 2	-	1,500 - -	36 5 -	-
36	3,150	39 - -	76 4 5	-	-	-	-
37	3,600	20 7 -	92 3 4	-	300 - -	7 11 6	1 10
38	1,150	4 2 -	33 2 2	-	250 - -	6 9 10	1 1 2
39	1,500	33 18 -	36 13 6	-	400 - -	9 4 1	-
40	950	10 - -	25 8 7	-	500 - -	12 - -	-
41	1,800	14 8 -	50 9 2	-	1,600 - -	44 11 5	-
42	1,200	8 8 -	34 18 4	-	1,350 - -	36 8 8	-
43	3,400	50 17 -	98 10 5	-	500 - -	13 15 5	-
44	3,500	52 2 6	102 1 2	- 5 -	1,300 - -	27 9 6	-
45	6,600	75 11 -	189 19 6	-	300 - -	6 6 9	-
46	2,150	38 1 -	68 6 1	-	100 - -	3 13 5	-
47	3,100	18 5 6	100 8 3	-	100 - -	1 14 10	-
48	1,350	20 13 -	44 18 8	-	400 - -	14 16 7	-
49	3,050	51 14 -	94 13 6	-	-	-	-
50	250	-	9 3 6	-	3,800 - -	130 3 7	5 - -
51	1,500	26 8 -	47 8 7	-	200 - -	7 6 10	-
52	8,100	303 16 2	280 9 3	-	500 - -	20 1 8	-
53	2,900	46 6 -	88 9 9	- 10 -	530 - -	23 13 2	-
54	2,500	138 10 2	80 11 6	-	200 - -	5 19 -	-
55	1,000	37 9 6	35 8 9	-	100 - -	2 9 -	-
56	1,650	79 - 7	53 15 2	-	-	-	-
57	1,600	126 1 -	41 4 11	-	-	-	-
58	600	77 5 2	14 13 10	-	400 - -	9 17 -	-
59	1,400	183 6 11	35 3 5	-	160 - -	5 10 3	-
60	1,700	54 3 11	49 19 11	-	2,000 - -	108 16 8	-
61	1,400	30 9 6	59 14 1	-	-	-	-
62	1,400	66 9 1	48 1 6	-	300 - -	9 - 4	-
63	2,900	116 13 6	103 10 -	-	-	-	-
64	1,300	193 - 8	37 7 8	-	100 - -	2 13 6	-
65	1,100	19 5 6	41 9 11	-	-	-	-
66	2,400	226 7 -	70 - 4	-	-	-	-
67	1,100	184 18 -	32 16 5	-	-	-	-
68	500	100 11 3	15 6 7	-	660 - -	45 11 6	-
69	1,200	165 6 9	45 1 6	-	-	-	-
70	700	197 14 1	20 3 8	-	-	-	-
71	2,200	29 9 2	65 14 4	-	1,000 - -	59 6 8	-
72	400	62 17 -	16 3 -	-	100 - -	3 8 3	-
73	-	-	-	-	100 - -	9 14 2	-
74	1,000	29 18 3	33 10 11	-	-	-	-
75	1,300	27 6 4	41 13 5	-	-	-	-
76	-	-	-	-	400 - -	41 4 -	-
77	100	-	7 15 2	-	200 - -	16 13 10	-
78	100	-	4 5 8	-	-	-	-
79	-	-	-	-	100 - -	13 - -	-
82	200	43 12 -	9 14 8	-	-	-	-
84	1,500	149 16 -	86 - 9	-	-	-	-
88	-	-	-	-	200 - -	9 18 8	-
Totals £.	92,950	3,218 2 6	2,817 - -	2 7 6	23,831 10 -	828 13 -	13 16 2

MIDLAND COUNTIES INSURANCE COMPANY—*continued.*

RE-ASSURANCES corresponding to the preceding.

AGE.	WITH PROFITS.			WITHOUT PROFITS.	
	Sums Assured.	Reversionary Bonuses.	Annual Premiums.	Sums Assured.	Annual Premiums.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
38	250 - -	- - -	7 12 1	- - -	- - -
43	500 - -	89 15 -	13 13 9	- - -	- - -
45	2,000 - -	286 14 -	54 6 8	- - -	- - -
50	- - -	- - -	- - -	1,250 - -	41 6 6
52	2,000 - -	315 10 -	66 - -	- - -	- - -
60	- - -	- - -	- - -	1,000 - -	50 10 -
84	1,000 - -	301 11 -	63 19 2	- - -	- - -
TOTALS	5,750 - -	993 10 -	205 11 8	2,250 - -	91 16 6

IV., V., and VI.

The total amounts assured under classes of assurance business other than for the whole term of life.

The amount of premiums receivable annually.

The total amount of premiums which has been received.

DESCRIPTION OF ASSURANCE.	Sums Assured.	Reversionary Bonuses.	Annual Premiums.	Extra Premiums.	TOTAL Premiums Received.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
I.—WITH PROFITS.					
Assurances by Limited Payments - - -	778 - -	186 4 9	8 - 8	- - -	377 - 8
Endowment Assurances - - -	48,659 15 6	415 2 -	1,963 13 11	6 7 -	10,808 18 -
TOTAL With Profits - - - £.	49,437 15 6	601 6 9	1,971 14 7	6 7 -	11,185 18 8
II.—WITHOUT PROFITS.					
Assurances by Limited Payments - - -	500 - -	- - -	- - -	- - -	443 15 -
Endowment Assurances - - -	18,952 10 10	- - -	653 7 2	11 12 -	5,818 18 -
Short Term Assurances - - -	4,750 - -	- - -	91 15 4	4 4 -	136 11 -
Assurances on Joint Lives - - -	950 - -	- - -	59 8 7	- - -	605 10 -
Assurances on the Survivor of Lives - -	400 - -	- - -	5 3 10	- - -	46 14 -
Contingent Assurance - - -	1,500 - -	- - -	16 10 -	- - -	16 10 -
Assurance against Issue - - -	1,000 - -	- - -	- - -	- - -	42 - -
Children's Endowments - - -	1,380 - -	- - -	41 2 5	- - -	385 6 -
TOTAL Without Profits - - - £.	29,432 10 10	- - -	867 7 4	15 16 -	7,495 4 -

RE-ASSURANCES corresponding to the preceding.

DESCRIPTION OF ASSURANCE.	Sums Assured.	Reversionary Bonuses.	Annual Premiums.	Extra Premiums.	TOTAL Premiums Received.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
I.—WITH PROFITS.					
Endowment Assurance - - -	500 - -	- - -	20 6 8	- - -	264 6 8
II.—WITHOUT PROFITS.					
Endowment Assurance - - -	500 - -	- - -	21 7 6	- - -	42 15 -
Short Term Assurance - - -	500 - -	- - -	8 14 7	- - -	8 14 7
TOTAL - - - £.	1,500 - -	- - -	50 8 9	- - -	315 16 3

MIDLAND COUNTIES INSURANCE COMPANY—*continued.*

VII.

The total amount of immediate annuities on lives.

AGE.	Amount of Annuities.	AGE.	Amount of Annuities.	AGE.	Amount of Annuities.
	£. s. d.		£. s. d.		£. s. d.
45	33 10 -	62	49 3 6	78	138 10 4
46	6 16 2	64	28 14 -	79	20 - -
49	55 5 4	65	107 17 4	83	20 - -
50	100 - -	67	40 - -	84	17 1 2
51	7 13 3	68	55 5 -	85	100 - -
52	30 9 9	69	25 - -	Joint Life and Survivor.	
53	14 10 2	72	30 1 -		
54	20 - -	73	52 - -		
55	29 - 4	74	93 17 8	52 and 56	25 - -
56	159 10 10	75	145 6 7	65 and 71	10 - -
60	70 19 8	76	50 3 -	TOTAL - - - £.	
61	115 19 6	77	50 3 -		
					1,701 17 7

VIII.

There are no annuities except those mentioned above.

IX.

The average rate of interest on the investments of the Life Assurance Fund of the Company was as follows :

						£. s. d.
On 24th March	1888	-	-	-	-	4 4 2 per cent.
"	" 1889	-	-	-	-	4 - 2 "
"	" 1890	-	-	-	-	3 15 5 "
"	" 1891	-	-	-	-	4 - 3 "
"	" 1892	-	-	-	-	4 18 3 "

X.

There is no minimum scale for the surrender values of Policies, but it is the practice to allow two-thirds of the net liability, according to the table used for the quinquennial valuation.

The following table shows the results of the application of this method to a Policy for 100 £., for the specified ages at entry and durations :

Ordinary Whole Life Assurances.					Endowment Assurances payable at Death or 60.			
Years in Force.	Age at Entry.				Years in Force.	Age at Entry.		
	30.	40.	50.	60.		30.	40.	50.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.		£. s. d.	£. s. d.	£. s. d.
5	3 14 -	5 8 -	7 14 -	10 9 -	5	6 13 -	12 - -	29 4 -
10	7 18 -	11 7 -	15 15 -	20 14 -	10	14 10 -	26 8 -	- -
15	12 14 -	17 15 -	23 14 -	30 1 -	15	23 18 -	44 1 -	- -
20	17 19 -	24 8 -	31 11 -	37 18 -	20	35 4 -	- -	- -
25	23 11 -	31 1 -	38 14 -	43 18 -	25	49 - -	- -	- -
30	29 9 -	37 10 -	44 14 -	49 18 -	30	- -	- -	- -

Note.—To the above amounts would be added the values of any bonuses remaining attached to the policies.

(Note.)

In the cases of assurances on under average lives, the Policies have been valued as at the advanced ages fixed for the purposes of assurance.

The Company does not transact business at other than European rates.

A. S. Leslie Melville, Chairman.
G. M. Hutton, } Directors.
J. T. Tweed, }
B. Vickers, Secretary.

MIDLAND COUNTIES INSURANCE COMPANY AND THE ROYAL
INSURANCE COMPANY.

RETURNS, under Section 15 of the Act of 1870, as to the TRANSFER of the BUSINESS
of the former Company.

I, DIGBY JOHNSON, Sub-Manager of the Royal Insurance Company, hereby certify that the balance sheet of the said company, on 31st day of December 1891,* as deposited with the Board of Trade, in pursuance of Section 6 of the Life Assurance Companies' Act, 1870, is in all respects identical with the statement of the assets and liabilities of the said company, which is required by the 15th section of the same Act to be lodged with the Board of Trade.

Digby Johnson, Sub-Manager.

Liverpool, 9 December 1892.

*See page 173.

I, BENJAMIN VICKERS, Manager of the Midland Counties Insurance Company, hereby certify that the balance sheet of the said company, on 24th day of March 1892,* as deposited with the Board of Trade, in pursuance of Section 6 of the Life Assurance Companies' Act, 1870, is in all respects identical with the statement of the assets and liabilities of the said company, which is required by the 15th section of the same Act to be lodged with the Board of Trade.

B. Vickers, Manager.

Lincoln, 9 December 1892.

*See page 174.

STATEMENT of the nature and terms of the Transfer of the Business of the MIDLAND COUNTIES INSURANCE COMPANY to the ROYAL INSURANCE COMPANY, deposited with the Board of Trade, pursuant to Section 15 of the Life Assurance Companies' Act, 1870.

THE terms and conditions of the transfer are contained in the Agreement dated the 16th of April 1892 of which a copy is deposited herewith and which embodies the following provisions:

The Royal Insurance Company (hereinafter designated "the Royal") is to take over the whole of the undertaking and business of the Midland Counties Insurance Company (hereinafter designated "the Midland") as from midnight on the 24th March 1892.

The shareholders' proportion of the profits of the Life Department are excepted from the transfer.

The Royal is to pay all the debts and liabilities of the Midland and such debts and liabilities are to be deemed to include all liabilities in respect of policies and annuities granted by the Midland.

The Royal is to allot to the Midland 3,000 shares in the Royal of 20*l.* each with the sum of 3*l.* per share credited as paid up thereon such shares ranking for dividend *pari passu* with the existing shares of the Royal and such 3,000 shares are to be distributed among the holders of the shares of the Midland in proportion to the shares of the Midland held by them respectively.

The liquidators of the Midland are to have full powers of sale in order to carry the transfer into effect or to purchase the interest of any holder of shares in the Midland.

The present directors of the Midland are to act as a local board of the Royal for the Lincoln district and the present trustees of the Midland are to become honorary trustees of the Midland Counties Branch of the Royal.

The present manager local manager and staff of the Midland are to be taken over by the Royal.

MIDLAND COUNTIES INSURANCE COMPANY AND THE ROYAL INSURANCE
COMPANY—continued.

The valuation of the liabilities of the Midland as on the 24th March 1892 are to be made as regards assurance contracts and annuities upon the basis set forth in the Agreement and the Life Insurance and Annuity Funds of the Midland are to be merged in the Life Insurance and Annuity Funds of the Royal and Midland policies are to be admitted to the privileges afforded by the general conditions of life policies of the Royal wherever such conditions are more favourable than those of the Midland.

At the Royal valuation to be made as on the 31st of December 1894 the contracts of the Midland are to be valued in the same way as if they had been contracts of the Royal and all participating policies of the Midland becoming claims after the 31st December 1894 and before the 1st January 1900 are to be allotted an interim bonus at the same rate and on the same terms as is allotted to participating policies of the Royal becoming claims during the same period.

At the Royal valuation to be made as on the 31st December 1899 the contracts of the Midland are to be valued in the same way as if they had been contracts of the Royal and in the case of all participating policies of the Midland a bonus is to be declared in respect of the period of seven years and nine months at the same rate per cent. per annum and on the same terms as the bonus to be then declared on the Royal policies.

After the 1st January 1900 the policies of the Midland are to be treated in all respects as if they had been originally effected with the Royal and thereupon the life business of the Midland is to finally merge in that of the Royal.

The transfer is conditional upon the Agreement being confirmed by the liquidators of the Midland by a resolution of the directors of the Royal and by the Court.

Garnett, Tarbet & Co.,
— Solicitors, Liverpool.

AN AGREEMENT made the 16th day of April 1892 Between THE MIDLAND COUNTIES INSURANCE COMPANY (hereinafter referred to as "the Midland") of the one part and THE ROYAL INSURANCE COMPANY (hereinafter referred to as "the Royal") of the other part Whereby it is agreed as follows:—

1. WHEN this Agreement becomes absolute the Midland shall transfer to the Royal and the Royal shall take over and be entitled to as from midnight on the 24th day of March 1892 the whole undertaking business property rights and assets of the Midland including therein all the landed property all the investments all the outstanding loans and mortgages all outstanding premiums all the cash in hand bills and notes all the book debts and goodwill and all other the real and personal property and effects and things in action of the Midland of what nature or kind soever and wheresoever situate or recoverable together with the sole right to use the name of the Midland Counties Insurance Company and together with the full benefit of all securities held by the Midland for any of the said things in action subject nevertheless to all liabilities affecting the same or any part thereof.

2. All business carried on and all outgoings and other payments made by the Midland or on account of business of that Company shall be deemed to have been carried on and paid and made as from midnight on the said 24th day of March 1892 on account and on behalf of the Royal Provided that if this Agreement shall become void under the last clause hereof all such business and outgoings and payments shall be deemed to have been carried on paid and made on account of the Midland and not as agents for and on behalf of the Royal There shall be excepted from the said transfer all the uncalled capital of the Midland and all the fire and hail profits of the Midland for the year ending the 24th day of March 1892 and the shareholders' proportion of the profits of the life department as ascertained pursuant to Clause 16 and such fire and hail profits shall with all convenient speed after the said 24th day of March 1892 be ascertained and settled on the following basis that is to say the difference between premiums on the one side and losses and expenses on the other making full allowance for unsettled or unpaid losses and expenses and shall be forthwith paid out of the assets to the liquidators of the Midland and if such profits together with the said proportion of life profits and the interest accrued from the funds other than life funds shall not be sufficient to pay a dividend for such year at the rate of 15 per cent. on the paid-up capital of the Midland in addition to the 5 per cent. already declared then in that case the liquidators of the Midland may resort to the fire and hail funds to make up the deficiency and the profits so
excepted

MIDLAND COUNTIES INSURANCE COMPANY AND THE ROYAL INSURANCE
COMPANY—continued.

excepted or other the said dividend as the case may be shall be distributed amongst the holders of the shares of the Midland in proportion to their shares in the Midland.

3. The Royal shall when this Agreement becomes absolute undertake pay satisfy and discharge all the debts and liabilities of the Midland whatsoever and shall at all times keep the Midland its directors and shareholders and its assets indemnified against such debts and liabilities and against all actions proceedings costs damages claims and demands in respect thereof and without prejudice to the generality of the foregoing words the debts and liabilities aforesaid shall be deemed to include unclaimed dividends and all debts and liabilities in respect of policies and annuities granted by the Midland up to the time when this Agreement becomes absolute and all moneys which may become payable to policy-holders or annuitants who come in and claim in the winding up of the Midland.

4. The Royal shall pay and at all times hereafter keep the Midland and its assets indemnified against all the costs and expenses of and incident to the carrying of this Agreement into complete effect and to the final dissolution of the Midland including the distribution of shares and assets and all steps and proceedings preliminary thereto (except as hereinafter mentioned but including a fee of 200 guineas to the liquidators of the Midland).

5. The Royal shall when this Agreement becomes absolute allot or provide to or for the benefit of the shareholders of the Midland 3,000 shares in the capital of the Royal of 20*l.* each with the sum of 3*l.* per share credited as paid up thereon such shares ranking for dividend *pari passu* with the existing shares of the Royal.

6. The said 3,000 shares shall be delivered to the liquidators of the Midland and be distributed among the holders of shares in the Midland in proportion to the shares in the Midland held by them respectively (the shares held by or on behalf of the Midland as an asset having a due proportion of the 3,000 shares and of the proceeds thereof allotted to them) subject nevertheless as follows that is to say—

(a) Each member of the Midland may elect to take an allotment of his proportion of the shares aforesaid at the rate of one share in the Royal for seven shares in the Midland and also one additional share in the Royal in respect of each complete 140 shares in the Midland or to have his proportion thereof sold by the liquidators and to take the net proceeds of sale.

(b) Such election must be declared by notice in writing to the liquidators of the Midland within 30 days after this Agreement becomes absolute.

(c) In view of such election the liquidators of the Midland shall immediately after this Agreement becomes absolute give notice thereof to each member of the Midland and furnish him with a form for declaring such election.

(d) Such notice shall request the member to fill the form up and to return it to the liquidators within the period aforesaid.

(e) Such notice may be given by sending the same through the Post addressed to the members of the Midland according to their addresses as set out in the register of members of the Midland and each notice shall be deemed to have been served at the expiration of three days after it is posted in Lincoln.

(f) A member who does not within the period of 30 days aforesaid return the said form to the liquidators duly filled up and signed shall be deemed to have elected to take his proportion of the said shares to which he may be entitled and shall thereupon receive one of the said 3,000 shares in exchange for every seven shares held by him in the Midland and also a further one of the said shares in exchange for every complete 140 shares held by him in the Midland.

(g) No fraction of a share in the Royal can be allotted and every member who holds less than seven shares in the Midland or a member whose holding comprises a fraction of seven shares shall be deemed to desire his interest in the 3,000 shares or (as the case may be) so much of his interest as represents the fraction of seven shares or 140 shares as the case may be to be sold and to take his proportion of the proceeds thereof.

7. The liquidators of the Midland shall sell the balance of the said 3,000 shares remaining after such allotment and appropriation as aforesaid in such manner as they may think expedient and the net proceeds of sale after deducting any moneys which may be paid by the liquidators under Clause 9 shall be paid over to and distributed amongst the holders of the shares in the Midland entitled thereto in proportion to their interest.

MIDLAND COUNTIES INSURANCE COMPANY AND THE ROYAL INSURANCE
COMPANY—continued.

8. In selling the said last-mentioned shares and also any shares which may be sold in pursuance of Clause 6 the liquidators of the Midland shall consult the Royal and shall sell the shares in such lots and from time to time and at such times as the Royal shall recommend but so that the sales shall all be completed within three months from the time when this Agreement becomes absolute.

9. If the liquidators of the Midland shall in order to carry the transfer into effect have occasion to purchase the interest of any members of the Midland who in exercise of any statutory right claim to have their interest in the Midland purchased the money required to be paid by the liquidators for the purpose of effecting such purchase shall be taken and deducted by them from the proceeds of sale of the said balance of the said 3,000 shares.

10. The Royal shall accept such title as the Midland has to all the real and personal property and premises to be transferred pursuant to this Agreement.

11. When and so soon as this Agreement shall have become absolute the Midland and its liquidators shall execute and do all such assurances and things as shall reasonably be required by the Royal for vesting the said premises in the Royal and giving to it the full benefit of this Agreement.

12. The capital and stocks and funds only of the Royal shall be answerable for the liabilities hereby undertaken by the Royal and the shareholders of the Royal shall not be individually liable further or otherwise than to pay and contribute to the capital of the Royal the amount remaining unpaid on their respective shares in such capital.

13. The present directors of the Midland namely Alexander Samuel Leslie Melville George Morland Hutton Charles Brook Richard Hall Joseph Mawer Collingham John Thomas Tweed Henry Kirke Hebb and Joseph Maltby shall be appointed by the Royal to act subject to the control and direction of the directors of the Royal as a local board of the Royal for the Lincoln district and the members of such local board shall be entitled to hold office as such so long as they are able and willing to perform the duties of the office and be shareholders of the Royal and not a director or directors or agents for any other insurance company other than as he or they or one of them may be a partner or partners in a firm who may be agents for another insurance company with the consent of the directors of the Royal and they shall be paid by the Royal remuneration for their services at such rate as the Royal shall from time to time determine not being less than the annual remuneration now receivable by them respectively as directors of the Midland including a special payment to the said Richard Hall as managing director as heretofore received by him and also the employment of Mr. Charles Brook as medical referee so long as he is able and willing to duly discharge the duties of such appointment.

14. The Right Honourable the Earl of Yarborough the Right Honourable the Viscount Oxenbridge and the Right Honourable Edward Heneage M.P. (three of the present trustees of the Midland whose names it is desired should still be associated with the undertaking) shall become honorary trustees of the Midland Counties Branch of the Royal at the remuneration of 50 guineas per annum to be paid to each of them.

15. The services of Mr. Benjamin Vickers the present manager of the Midland shall be retained by them until the transfer of the business is completed at his present salary and thereafter he shall be taken into and retained in the service of the Royal in Lincoln and not elsewhere except with the consent of the said Benjamin Vickers at the same rate and in the event of his becoming incapacitated he shall be entitled to receive from the Royal a retiring yearly pension of one-half such present salary during the remainder of his life on condition that he shall not at any time accept office or employment of any description under or in connection with any other insurance company Mr. George Chappell the present local manager in Manchester of the Midland shall in like manner be taken into the service of the Royal and in the event of his becoming incapacitated as aforesaid he shall be entitled to a retiring pension for life (on condition as aforesaid) of one-fourth of his present salary with an additional one-ninetieth of such salary for each additional year of service with the Midland or the Royal subsequent to the date of these presents until the aggregate amount (including the said one-fourth) shall be equal to one-half of his present salary The remainder of the staff of the Midland shall also be taken over by the Royal at their present salaries and shall be placed on the same footing with the staff of the Royal the period of their service with the Midland being reckoned as part of their service with the Royal The Royal shall pay to the staff of the Midland such remuneration by way of bonus for their increased labour in connection with the transfer of the business as shall be agreed between the manager of the Royal and the said Benjamin Vickers.

16. The

MIDLAND COUNTIES INSURANCE COMPANY AND THE ROYAL INSURANCE
COMPANY—*continued.*

16. The valuation of the liabilities of the Midland to be made as on the 24th day of March 1892 shall be made as regards assurance contracts on the basis of the Institute of Actuaries' Healthy Males Table in combination with $3\frac{1}{2}$ per cent. interest and as regards annuities on the basis of the British Government Annuitants' Experience (1884) Tables likewise in combination with $3\frac{1}{2}$ per cent. interest and such surplus as may be found after providing for all outstanding expenses commissions and other liabilities of like nature shall be distributed in accordance with the provisions of the Deed of Settlement of the Midland Thereupon the Life Insurance and Annuity Funds of the Midland shall be merged in the Life Insurance and Annuity Funds of the Royal and Midland policies shall be admitted to the privileges afforded by the general conditions of Life policies in the Royal such as those referring to foreign residence and travel the revival of lapsed assurances early payment of claims granting of loans payment of surrender values &c. wherever such conditions are more favourable than those of the Midland.

At the Royal valuation to be made as on the 31st of December 1894 the contracts of the Midland shall be valued in the same way as if they had been contracts of the Royal and in the case of all participatory policies of the Midland which become claims after 31st December 1894 and before 1st January 1900 an interim bonus shall be allotted at the same rate and on the same terms as shall be allotted to participating policies in the Royal becoming claims during the same period such interim bonus to be for each completed year dating from 24th March 1892 to the respective deaths of the lives assured or to the dates of maturity of the policies if payable during that period At the Royal valuation to be made as on 31st December 1899 the contracts of the Midland shall be valued in the same way as if they had been contracts of the Royal and in the case of all participating policies of the Midland a bonus shall be declared in respect of the period of seven years and nine months at the same rate per cent. per annum and on the same terms as the bonus which shall then be declared on the Royal policies On and after 1st January 1900 the policies in the Midland shall be treated in all respects as if they had been originally effected with the Royal and thereupon the life business of the Midland shall finally merge in that of the Royal it being the intent of these presents that at the valuation to be made as on 31st December 1899 and at all future valuations the bonuses allotted to Midland policies shall be the same in every respect as if they had been originally effected with the Royal.

17. This Agreement is conditional on its being confirmed—

1. By the liquidators of the Midland pursuant to a special resolution of the Midland conferring on them the requisite authority pursuant to Section 161 of the Companies' Act 1862 and

2. By a resolution of the directors of the Royal and

3. By the High Court of Justice Chancery Division under the provisions of Section 14 of the Life Assurance Companies' Act 1870 And when these conditions shall have been fulfilled this Agreement shall become absolute and if these conditions are not fulfilled within six months from the date hereof or within such extended period as may be agreed on in writing between the parties hereto this Agreement shall thereupon become void.

In witness whereof the respective Common Seals of the said two Companies are hereunto affixed the day and year first above written.

Passed under the Common Seal of the Midland Counties
Insurance Company in the presence of—

G. M. Hutton,
Charles Brook, } Directors.

The
Common Seal
of the
Midland Counties
Insurance
Company.

Passed under the Common Seal of the Royal Insurance
Company in the presence of—

George H. Horsfall,
M. H. Maxwell, } Directors.

Common Seal
of the
Royal Insurance
Company.

We hereby certify the foregoing to be a true copy of the original deed.

Garnett, Tarbet & Co.
Solicitors for the Royal Insurance Company.

MIDLAND COUNTIES INSURANCE COMPANY AND THE ROYAL INSURANCE
COMPANY—*continued.*

ACTUARIAL REPORT on behalf of the ROYAL INSURANCE COMPANY.

Royal Insurance Office, Liverpool,
7 April 1892.

THE last Quinquennial Valuation of the Life business of the Royal Insurance Company was made as at 31st December 1889, with the following results:—

LIFE ASSURANCE DEPARTMENT.

Number of Policies in force	- - - - -	19,526
		£.
Sums Assured and Bonuses	- - - - -	9,084,868
Annual Premiums	- - - - -	258,615
Life Assurance Fund	- - - - -	3,382,104
Net Liability	- - - - -	3,002,049
Surplus	- - - - -	380,055

ANNUITY DEPARTMENT.

Number of Contracts in force	- - - - -	627
		£.
Annuities payable per Annum	- - - - -	22,043
Annuity Fund	- - - - -	185,946
Liability	- - - - -	180,211
Surplus	- - - - -	5,735

The rate of interest assumed in the valuation was only 3 per cent., while the average rate earned by the Life Funds during the preceding five years had been 4*l.* 2*s.* 8*d.* per cent. The most stringent assumptions were made as to the probable future mortality among the lives assured; and in valuing the premiums the whole of the loading was excluded from the calculations, and reserved as a provision for future expenses and profits. Of the surplus 284,810*l.* was apportioned to participating policyholders, and was applied in providing a uniform reversionary bonus at the rate of 30*s.* per cent. per annum; and a further interim bonus (payable with policies becoming claims before the next division of profits) at the rate of 20*s.* per cent. per annum.

The Royal Insurance Company has never declared a bonus of less than 30*s.* per cent. per annum, and there is every reason to anticipate that this rate of bonus will be maintained.

I have perused a draft of the Agreement, by which it is proposed to transfer the business of the Midland Counties Insurance Company to the "Royal," and I am of opinion that the policyholders of the Royal Insurance Company will not be prejudiced in any way if the transfer is completed.

D. C. Fraser, M.A., Actuary.

Certified to be a true copy,
Garnett, Tarbet & Co., Solicitors, Liverpool.

To the Directors of the MIDLAND COUNTIES INSURANCE COMPANY.

London, 11 April 1892.

Gentlemen,

In accordance with your instructions, the valuation of the liabilities in the Life Department of the Midland Counties Insurance Company, as on the 24th March 1892, has been made on the basis contemplated by the Agreement for the transfer of the business to the Royal Insurance Company.

The

MIDLAND COUNTIES INSURANCE COMPANY AND THE ROYAL INSURANCE
COMPANY—continued.

The particulars for valuation were supplied by your officials, but as it was thought important, in view of the proposed transfer, that they should be independently verified, Mr. H. C. Thiselton, F.I.A., visited Lincoln, and checked them against the registers. I have, therefore, every confidence in stating that they are absolutely accurate.

On the 24th March 1892 there were 643 participating policies in force, assuring 146,207*l.* 4*s.* 9*d.*, which sum includes vested bonus additions. There were also 200 non-participating policies, assuring 53,264*l.* 0*s.* 10*d.*, and 55 annuity contracts, securing 1,701*l.* 17*s.* 7*d.* per annum. Of the Assurances 10,493*l.* 10*s.*, including bonuses, had been re-assured with other companies.

The Assurance contracts have been valued by the Institute of Actuaries' Healthy Males Table, and the annuity contracts by the most recent experience of Government annuitants, and interest at 3½ per cent. has been assumed throughout. This basis is more stringent than any hitherto adopted in the valuations of the company.

The net liability is 56,062*l.* 10*s.*, after providing the special reserve of loading required under policies secured by a limited number of premiums, and also an adjustment rendered necessary on account of the regulations of the company as to the early payment of claims.

The Life Funds of the company, subject to audit, amounted on the 24th March last to 58,377*l.* 1*s.* 8*d.*, and the surplus is, therefore, 2,314*l.* 11*s.* 8*d.*

Of this surplus 462*l.* 18*s.* 4*d.* belongs to the shareholders, and 1,851*l.* 13*s.* 4*d.* will fall to be apportioned among the participating policyholders by way of bonus.

Under the terms of the proposed arrangement with the Royal Insurance Company the participating policyholders of the "Midland Counties" are to receive an interim bonus at the same rate as declared by the "Royal" in the event of death, or maturity of policies, happening after 31st December 1894, and before 31st December 1899, and such interim bonus may be safely estimated at not less than 1 per cent. per annum on the sum assured for each complete year, the calculations to be made in each case as from the 24th March 1892. No interim bonus has hitherto been payable to the participating policyholders of the "Midland Counties," and I am of opinion, therefore, that this is a substantial advantage coming to them under the Agreement. At the "Royal" valuation to be made as at the 31st December 1899 the contracts of the "Midland Counties" are to be valued as if they were contracts of the "Royal," and participating policies of the "Midland Counties," are then to receive bonuses in respect of the period of seven years and nine months at the same rate per cent. per annum, and on the same terms as the bonus which shall then be declared on the "Royal" participating policies. This bonus, to be derived from the combined Life Fund, will probably exceed any proportionate bonus which would be likely to be paid by the "Midland Counties" as a separate office; and I am of opinion, therefore, that for this reason also the transfer will be to the advantage of the "Midland Counties" policyholders.

After the 1st January 1900, policies in the "Midland Counties" are to be treated in all respects as if they had been originally effected with the "Royal" and thereupon the Life Business of the "Midland Counties" is finally to merge in that of the "Royal." I am, therefore, of opinion that, if the transfer is carried out upon the terms proposed, it will prove advantageous to the policyholders of the "Midland Counties," and the arrangement will be fair and equitable to the participating policyholders of both companies.

I remain, &c.
(signed) *George King*, Actuary.

Certified to be a true copy,
Garnett, Tarbet & Co., Solicitors, Liverpool.

WE the undersigned *Maxwell Hyslop Maxwell* of the city of Liverpool Esquire the Chairman of the Royal Insurance Company *John Hagart McLaren* the Manager and Principal Managing Officer of the said Company *Alexander Samuel Leslie Melville* of the city of Lincoln Esquire the Chairman of the Midland Counties Insurance Company and *Benjamin Vickers* the Manager and Principal Managing Officer of the said last-mentioned company Do solemnly and sincerely declare that to the best of our belief every payment made or to be made to any person whatsoever on account of the transfer of the business of the Midland Counties Insurance Company

MIDLAND COUNTIES INSURANCE COMPANY AND THE ROYAL INSURANCE
COMPANY—continued.

Company to the Royal Insurance Company is fully set forth in the Agreement for the said transfer dated the 16th day of April 1892 and that no other payments beyond those therein set forth have been made or are to be made either in money policies bonds valuable securities or other property by or with the knowledge of any parties to the said transfer And we make this solemn declaration conscientiously believing the same to be true and by virtue of the provisions of the Statutory Declarations Act 1835.

Declared by the said Maxwell Hyslop Maxwell
and John Hagart McLaren at Liverpool this
Seventh day of December 1892 Before me

M. H. Maxwell.

B. Coleman,

Jno. H. McLaren.

A Commissioner to Administer Oaths in the Supreme
Court of Judicature in England.

Declared by the said Alexander Samuel Leslie
Melville and Benjamin Vickers at Lincoln this
Ninth day of December 1892 Before me

A. S. Leslie Melville.

Chas. Scorer,

B. Vickers.

A Commissioner to administer Oaths in the Supreme
Court of Judicature in England.

IN THE HIGH COURT OF JUSTICE—(Chancery Division).—Mr. Justice *North*.

Tuesday the 12th day of July 1892.

In the Matter of the Life Assurance Companies' Acts 1870 and 1872.

And in the Matter of the Midland Counties Insurance Company.

UPON the Petition of Alexander Samuel Leslie Melville of Branston Hall in the county of Lincoln Esquire George Morland Hutton of Gate Burton in the said county of Lincoln Esquire Charles Brook of the City of Lincoln Esquire Richard Hall of the same city Esquire Joseph Mawer Collingham of the same city Esquire John Thomas Tweed of the same city Esquire Henry Kirke Hebb of the same city Esquire and Joseph Maltby of the same city Esquire (all directors of the Midland Counties Insurance Company) and of Richard John Ward of the city of Lincoln solicitor and Alexander Trotter of the same city solicitor the liquidators of the said Company and also of the said company on the 23rd June 1892 preferred unto this Court and upon hearing counsel for the petitioners and for the Royal Insurance Company and upon reading the said petition and the "London Gazette" of the 28th June 1892 containing a notice of the presentation of the said petition and that the said petition was directed to be heard this day an affidavit of the petitioner Alexander Samuel Leslie Melville filed the 27th June 1892 and the exhibits therein referred to including (B) a print of the deed of settlement dated the 23rd March 1855 constituting the said Midland Counties Insurance Company (C) a certificate of registration of the said company under the Companies Act 1862 (E) the provisional agreement dated the 16th April 1892 and made between the said Midland Counties Insurance Company of the one part and the Royal Insurance Company of the other part (F) and (G) the notices convening the extraordinary general meetings of the Midland Counties Insurance Company held respectively on the 19th April 1892 and the 10th May 1892 and (I) (J) (K) the statement of the nature of the transfer proposed to be effected under the said provisional agreement an abstract containing the material facts embodied in the said agreement and the actuarial reports upon which such agreement was founded as required by the 14th section of the above-mentioned Life Assurance Companies' Act 1870 the "London Gazette" of the 13th May 1892 containing a notice of the said special resolutions an affidavit of George King filed the 27th June 1892 and the exhibits G K 1 G K 2 and G K 3 therein referred to respectively an affidavit of Charles William Panton filed the 28th June 1892 and the exhibits therein referred to being respectively the circular letter statement of the nature of the transfer and copies of the said actuarial reports an affidavit of Benjamin Vickers filed

MIDLAND COUNTIES INSURANCE COMPANY AND THE ROYAL INSURANCE
COMPANY—*continued.*

filed the 1st July 1892 an affidavit of Duncan Cumming Fraser filed the 29th June 1892 and the exhibit D C F 1 therein referred to an affidavit of George Chappell filed the 12th July 1892 and the exhibits therein referred to being respectively the said notices convening the extraordinary general meetings of the Midland Counties Insurance Company held respectively on the 19th April 1892 and the 10th May 1892 and an affidavit of John Hagart McLaren filed the 29th June 1892 and the exhibits therein referred to J McL 1 being a print of the deed of settlement dated the 31st May 1845 constituting the said Royal Insurance Company and J McL 5 a copy of the resolution passed by the directors of the said Royal Insurance Company on the 9th June 1892 duly confirming the said provisional arrangement—

This Court being of opinion that no sufficient objection to the arrangement for the transfer of the business of the said Midland Counties Insurance Company to the Royal Insurance Company embodied in the said agreement dated the 16th April 1892 has been established doth confirm the said arrangement and doth sanction the said provisional agreement dated the 16th April 1892 and made between the said Midland Counties Insurance Company of the one part and the said Royal Insurance Company of the other part.

We certify that the above is a true copy of the Order as passed and entered.

G. L. P. Eyre & Co.,

1, John-street, Bedford-row, W.C.

Agents for Garnett, Tarbet & Co.,

Solicitors, Liverpool, for the Royal Insurance Company.

NATIONAL LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the National Life Assurance Society, for the Year ending the 31st December 1891.

	CLASS A.	CLASS B.	CLASS C.	CLASS D.	TOTAL.		CLASS A.	CLASS B.	CLASS C.	CLASS D.	TOTAL.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.		£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
nt of Funds at beginning of the	452,924 16 1	216,887 4 9	160,739 18 10	26,798 18 7	857,350 18 3	Claims by Death under Policies and Bonus (less Re-assurance) -	45,232 3 4	21,609 14 -	17,723 - -	- - -	84,564 17 4
ums (less Re- urance) -	18,498 8 7	39,089 16 6	19,783 18 1	3,308 18 7	80,681 1 9	Endowment Policies matured -	- - -	- - -	- - -	1,516 11 -	1,516 11 -
eration for An- ies (less Re- urance) -	- - -	- - -	11,111 9 7	- - -	11,111 9 7	Surrender of Policies and Bonus (less Re-assurance) -	3,187 11 9	2,846 4 10	82 13 1	210 5 10	6,326 15 6
st. Dividends, Rents -	14,894 12 6	7,538 13 9	5,627 7 5	952 5 -	29,012 18 8	Annuities (less Re-assurance) -	- - -	- - -	6,999 15 4	- - -	6,999 15 4
on Reversions -	4,825 12 2	2,442 8 2	1,823 3 5	308 10 2	9,399 13 11	Income and Property Tax -	463 16 9	234 15 3	175 4 10	29 13 1	903 9 11
and Fees -	16 10 10	28 14 2	12 19 3	1 15 10	60 - 1	Allowed in reduction of Premiums -	15,992 6 5	4,977 13 11	- - -	- - -	20,970 - 4
						Commission to Agents and others -	111 11 3	2,696 8 7	886 19 7	8 19 10	3,703 19 3
						Expenses of Manage- ment -	4,528 12 2	7,859 16 2	3,548 10 5	490 14 1	16,427 12 10
						Amount due to the Marquis of Northampton as the result of recent Litigation, and Law Costs in connection therewith	10,246 12 2	3,286 18 2	2,596 8 5	416 18 2	16,546 16 11
						Decrease in Value of Securities (Balance of Account) -	461 4 -	233 8 7	174 5 -	29 9 9	898 7 4
						Agents' Balances written off -	34 17 5	17 13 -	13 3 5	2 4 7	67 18 5
						Amount of Funds at the end of the Year, as per Second Schedule -	410,901 4 11	222,224 4 10	166,898 16 6	28,665 11 10	828,659 13 1
£.	491,160 - 2	265,986 17 4	199,098 16 7	31,370 8 2		£.	491,160 - 2	265,986 17 4	199,098 16 7	31,370 8 2	
					£. 987,616 2 3						£. 987,616 2 3

BALANCE SHEET

Of the National Life Assurance Society, on the 31st December 1891.

LIABILITIES.	£. s. d.	ASSETS.	£. s. d.
Insurance Fund, as per First Schedule -	828,689 18 1	Mortgages on Property within the United Kingdom -	117,745 2 10
as admitted, or announced, but not yet paid -	33,971 8 9	Loans on the Society's Policies (within their Value) -	66,979 15 8
Engage upon Reversion purchased by the Society, with accrued Interest thereon to the 31st December -	6,066 13 2	Loans on Life Interests and Reversions -	362,230 19 2
to the Marquis of Northampton, and for Costs in connection with Litigation -	16,046 16 11	Loans on Personal Security -	6,634 9 -
try Charges and Accounts due but not paid -	1,080 13 4	Investments:	
rest and Premiums paid in advance -	291 - 11	British Government Securities -	11,249 2 9
		Indian and Colonial Government Securities (25,000 l. India 3½ per Cent. Stock) -	26,500 - -
		Railway Debenture Stocks -	21,670 - -
		House Property—Freehold -	28,000 - -
		Ditto - Leasehold -	691 4 10
		Reversions—Estimated Value -	192,059 - -
		Rent-charges—1,867 l. 18 s. 2 d. per annum -	17,376 18 8
		Agents' Balances (including Premiums not collected) -	2,144 11 1
		Other Balances (Re-assurances in course of Settlement, &c.) -	6,255 3 6
		Outstanding Premiums -	3,615 11 2
		Outstanding Interest, due and unpaid -	4,521 16 6
		Accrued Interest to 31st December -	7,098 9 4
		Costs in connection with Transfer of Business from another Office -	161 8 7
		Cash:	
		On Deposit -	7,000 - -
		In hand and on Current Account -	3,513 - 1
		Value of Furniture and Fittings at Head Office and Branches -	700 - -
£.	886,146 13 2	£.	886,146 13 2

John Chas. Salt, President.
 John Nicholas, Director.
 John Blundell, Director.
 H. J. Puckle, General Manager.

WHITTINGTON LIFE ASSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Whittington Life Assurance Company, for the Year ending 31st December 1891.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	205,025	16	7	Claims under Policies, after deducting Re-assurances	27,411	8	3
Capital paid on account of Calls - - -	27,442	5	1	Claims by Endowments, matured - - -	2,351	13	-
				Bonus paid to Policyholders - - -	1,559	11	9
				Surrenders - - -	1,802	11	7
Premiums - - - - £. s. d.	47,584	18	9	Annuities - - -	1,022	17	2
Less Re-assurances - - -	1,469	17	8	Commission - - -	3,678	-	8
	46,115	1	1	Expenses of Management, viz.:-			
Interest, Dividends, and Rents - - -	9,101	18	5	Salaries - - - - £. s. d.	1,741	6	6
Fees on Assignments, Transfers, &c. - - -	38	1	6	Directors - - -	612	-	-
				Rent, Rates, and Taxes - - -	671	8	4
				Office Expenses - - -	167	15	8
				Postage and Parcels - - -	318	5	5
				Printing and Stationery - - -	263	14	11
				Medical Fees - - -	612	10	2
				Stamps - - -	78	10	5
				Law Costs - - -	347	7	6
					4,812	18	11
				Superintendent and Dis-			
				trict Agents - - -	736	9	-
				Travelling Expenses - - -	295	10	7
				Advertising - - -	322	17	9
					1,354	17	4
				Valuation Expenses - - -	457	10	-
				Expenses in connection with Pro-			
				posed Transfer - - -	547	11	-
				Loss on Loans - - -	7,172	17	3
				Amount of Funds at end of Year (as per	329	16	-
				Second Schedule) - - -	242,394	7	-
£.	287,723	2	8	£.	287,723	2	8

BALANCE SHEET

Of the Whittington Life Assurance Company, on 31st December 1891.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital - - 100,000 - -				Mortgages on Property within the United Kingdom - - -	38,257	12	6
Shareholders' Capital paid-up - - -	49,202	5	1	Mortgages on Property out of the United Kingdom - - -	615	8	-
Assurance and Annuity Funds - - -	193,192	1	11	Loans on the Company's Policies - - -	12,873	-	-
	242,394	7	-	Credits on the Company's Policies - - -	7,730	7	9
Claims admitted but not matured - - -	2,597	2	6	Investments:			
				British Railways - - -	12,434	14	10
				Colonial Railways - - -	5,925	2	6
				Indian Government Securities - - -	27,347	14	9
				Colonial Government Securities - - -	6,808	11	9
				British Corporation Stocks - - -	3,997	10	-
				Freeholds and Leaseholds - - -	47,306	-	1
				Loans on Bond - - -	18,663	5	-
				Reversions - - -	14,277	-	-
				Life Interests - - -	3,975	-	-
				Agents' Balances, including Premiums in course of collection (mostly since paid) - - -	8,300	16	5
				Outstanding Premiums - - -	1,298	6	1
				Outstanding and accrued Interest and Dividends - - -	3,258	-	8
				Cash:			
				At Bankers, on Deposit and			
				Current Account - - -	31,762	19	2
				In hand - - -	160	-	-
£.	244,991	9	6	£.	31,922	19	2
				£.	244,991	9	6

J. C. Williams, Chairman.
Chas. N. Kidd, }
William Battye, } Directors.
William H. Perratt, Secretary.

Having examined the books, vouchers, and securities of the Whittington Life Assurance Company, for the Year ending 31st December 1891, we testify to the accuracy of the statements here presented.

G. C. Scrutton, }
R. A. Outhwaite, } Auditors.

BRITON MEDICAL AND GENERAL LIFE ASSOCIATION (LIMITED).

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Briton Medical and General Life Association (Limited), for the Year ending 31st December 1891.

	£.	s.	d.		£.	s.	d.
Total Funds at the beginning of the Year	321,619	6	2	Claims under Policies	46,126	12	3
Premiums	42,209	-	11	Annuities	114	4	-
Interest and Dividends	12,735	7	8	Payments on account of Property	527	18	-
Canadian Liquidation, Amounts received on Account	237	1	8	Reduction in amount of Assets, as valued on 31st December 1889	1,889	-	10
Fines and Fees	43	14	-	MANAGEMENT EXPENSES.			
Calls on Shares in the Association, received in the Year 1891	743	5	1	Directors and Auditors	1,229	-	6
Sundries Receipts	8	5	6	Directors' Travelling Expenses	111	5	10
				Legal Charges attributable to Management	99	15	2
				Salaries, Printing, Stationery, Rent and Office Expenses, attributable to Management	1,950	3	1
					3,400	4	7
				Costs and Expenses incurred in relation to the Boaler and other litigation, and in connection with the realisation of outstanding Mortgages, &c.	1,945	4	1
				Total Funds at the end of the Year	323,597	17	3
	£.	377,601	1		£.	377,601	1

BALANCE SHEET

Of the Briton Medical and General Life Association (Limited), on the 31st December 1891.

LIABILITIES.					ASSETS.									
	£.	s.	d.		£.	s.	d.		£.	s.	d.			
Proprietors' Guarantee Fund, No. 1	-	-	112,206	5	8	Mortgages within the United Kingdom	-	-	-	-	67,069	18	9	
Proprietors' Guarantee Fund, No. 2	-	-	23,000	-	-	Loans on the Association's Policies	-	-	-	-	12,812	1	6	
			135,206	5	3	Loans on Personal Security	-	-	-	-	335	7	11	
Assurance Fund	-	-	188,391	12	-	Credit and Suspended Premiums	-	-	-	-	2,314	18	-	
					323,597	17	3	Investments:						
Claims unpaid (admitted)	-	-	17,158	7	4	British Government Securities, 2½ per Cent.	-	-	-	78,757	15	10		
Claims unpaid (announced, but not admitted)	-	-	4,325	-	6	Consolidated Stock	-	-	-					
					21,483	7	10	Indian and Colonial Securities:						
Additions due to representatives of deceased policy-holders, under Clause 5 of the Re-construction Scheme	-	-			620	10	1	India 3 per Cent. Stock	10,301	-	-			
Annuities due and unpaid	-	-			48	2	11	India 3½ per Cent. Stock	7,493	16	-			
Dividends unclaimed	-	-			253	3	6	Canada 3½ per Cent. Stock	7,280	-	-			
Sundry Creditors	-	-			621	6	-	Canada 4 per Cent. Stock	2,775	-	-			
								New South Wales 3½ per Cent. Stock	2,070	-	-			
								New Zealand 4 per Cent. Stock	25,620	-	-			
								Queensland 4 per Cent. Stock	26,917	10	-			
								Cape of Good Hope 4 per Cent. Stock	28,027	10	-			
									110,489	16	-			
								Metropolitan District Railway (4 per Cent. Guaranteed)	9,450	-	-			
								London, Chatham, and Dover Railway (Preference)	749	10	-			
								London, Chatham, and Dover Railway (Debenture)	5,380	5	-			
								Ottoman Railway 5 per Cent. Debentures	408	-	-			
								London and North Western Railway (4 per Cent. Guaranteed)	5,219	4	6			
								North Eastern Railway (4 per Cent. Guaranteed)	5,219	2	-			
								Sundry Railway Stocks	2,330	-	-			
												218,003	13	4
								House and Landed Property	-	-	-	5,650	-	-
								Reversions	-	-	-	2,380	-	-
								Premiums due	-	-	-	4,456	7	7
								Interest due	-	-	-	646	5	3
								Cash:						
								On Current Account, and on hand	29,955	15	3			
								On Deposit Account	3,000	-	-			
												32,955	15	3

Robt. K. Clay, Chairman.
 Lewis H. Francis, } Directors.
 Joseph Smith, }
 Ralph P. Hardy, Actuary and Secretary.

SUN LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Sun Life Assurance Society, for the Period commencing 25th June 1891 and ending 31st December 1891.

Amount of Funds at the beginning of the Period - - - - -	£.	s.	d.	Claims under Policies (no Re-assurances Claims) - - - - -	£.	s.	d.	£.	s.	d.	
	2,575,548	5	2	Claims for Bonuses (not otherwise disposed of) - - - - -	96,745	17	1				
Premiums - - - - -	£.	s.	d.	Claims for Endowment Assurances matured - - - - -	23,255	-	2				
	116,441	16	11	Claims in respect of the "Sovereign" - - - - -	2,813	-	-				
Premiums in respect of the "Sovereign" - - - - -	69,579	7	8		18,846	16	-	141,660	13	3	
	£. 186,021	4	7	Surrenders - - - - -	-	-	-	9,060	4	4	
<i>Less,—</i>				Annuities - - - - -	-	-	-	230	18	7	
Re-assurance Premiums - - - - -	307	16	8	Commissions and Commuted Commissions - - - - -	-	-	-	9,178	16	6	
				Expenses of Management, including further cost of transfer of the "Sovereign" - - - - -	-	-	-	20,694	16	9	
	185,713	7	11	Dividends paid out of the Proprietor's Fund - - - - -	-	-	-	7,200	-	-	
Interest and Dividends - - - - -	68,883	10	10	Bonuses applied in reduction of Premiums - - - - -	-	-	-	467	11	5	
Profit on Sale and Re-valuation of Securities - - - - -	9,092	1	11	Agents' defaults since Midsummer, 1887 - - - - -	-	-	-	251	-	4	
Registration Fees - - - - -	67	12	6	Amount of Funds at the end of the Period, as per Second Schedule - - - - -	-	-	-	2,650,560	17	2	
								£.	2,839,304	18	4
	£.	2,839,304	18	4							

BALANCE SHEET

Of the Sun Life Assurance Society, as on the 31st December 1891.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Proprietors' Fund :				Mortgages on Property within the United Kingdom - - - - -	646,852	-	-
Capital paid up - - -	360,000	-	-	Mortgages on Property out of the United Kingdom (covered by British Guarantee) -	25,000	-	-
Investment Fluctuation Reserve - - - - -	20,000	-	-	Mortgages on Life Interests - - - - -	30,375	-	-
Accumulations - - - - -	14,260	2	9	Mortgages on Reversions - - - - -	8,995	-	-
Assurance Fund - - - - -	2,256,300	14	5	Mortgages on County and District Rates -	148,916	13	9
				Loans on the Society's Policies - - - - -	80,907	2	5
Total Funds, as per First Schedule - -	2,650,560	17	2	Investments :			
Claims with Bonuses admitted or notified, but not paid - - - - -	73,420	11	11	Indian Government Securities - - - - -	52,475	-	-
Proprietors' Dividends due, but not paid -	150	6	-	Colonial Government Securities - - - -	110,433	2	8
Commissions and sundry Accounts due, but not paid - - - - -	1,599	-	-	Foreign Government Securities - - - - -	53,061	-	-
				Railway and other Debentures and Debenture Stock - - - - -	921,285	17	5
				Railway and other Preference Stocks and Shares - - - - -	186,913	6	10
£.	2,725,730	15	1	Freehold and Leasehold Properties - - -	66,927	8	6
				Freehold and Leasehold Ground Rents -	197,964	16	-
				Life Interests in Freeholds - - - - -	2,000	-	-
				Reversions - - - - -	1,724	8	4
				Bank Loans (guaranteed) - - - - -	27,500	-	-
				Agents' Balances - - - - -	33,391	9	1
				Outstanding Premiums - - - - -	9,193	1	10
				Outstanding Interest - - - - -	39,332	5	9
				Cash :			
				On Deposit - - - - -	60,000	-	-
				In hand and on Current Account - - -	22,121	9	7
				Bills Receivable - - - - -	311	12	11
				£.	2,725,730	15	1

Basing, Chairman.

Norman Grosvenor, Director.

Charles A. Scott-Murray, Director.

F. H. Rich, Director.

Harris C. L. Saunders, Actuary, Principal Officer.

We have examined the books and accounts of the Society, and find the same to be correct and properly vouched. We certify that the above Balance Sheet is correct, and in due accordance with the said books and accounts. We have inspected the securities which, in our opinion, fully represent the values placed on them, and have verified the bankers' balances, finding them in order.

30th January 1892.

L. Pole,
John Gane, F.C.A., } Auditors.

SUN LIFE ASSURANCE SOCIETY—*continued.*

(Fifth Schedule.)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Sun Life Assurance Society, made by the Actuary.

I.

The date up to which the valuation is made :—31st December 1891.

II.

The principles upon which the valuation and distribution of profits among the policy-holders are made, and whether these principles were determined by the instrument constituting the company, or by its regulations or bye-laws, or otherwise :—The present valuation covers the period from 24th June 1887 to 31st December 1891. The liability under the policies is the present value of the sums assured and bonuses, less the present value of the future net premiums. An addition is made to the liability under assurances by single and limited payments for future expenses and profits. In respect of all extra premiums receivable by the Society, whether permanent or temporary, a reserve is made of one half of the annual extra premium income, and a further sum is reserved for assurances effected on lives resident abroad. Temporary assurances by annual premiums are valued at one year's premium; when effected by single premium the whole of such single premium is reserved.

Policies with participation in the profits effected prior to the 25th June 1890 participate in the net profits in proportion to their contributions to those profits; policies effected previous to the 24th June 1850, participating in one-half, and policies effected subsequent to that date in four-fifths of the profits. The contributions are indicated, in all except special cases, by the amount of the office premiums assumed to have been received since the last valuation, together with the increase in the policy value, interest being taken into account throughout.

The profits so appropriated can, at the option of the policy-holder at each division, be received by a cash payment, or applied in augmentation of the sum assured or reduction of the future premiums. In the case of endowment assurances the profits can be received by a cash payment by an addition to the sum assured payable only in the event of the life surviving the term of the endowment, or by an addition to the sum assured, payable in the event either of death or of the life surviving the term of the endowment, the option being exercised once for all when the first allotment of profit is made. The share of profits appropriated to the Tontine Bonus Assurances remains undivided, and constitutes a special bonus fund, to be accumulated for the benefit of those members who shall attain the age stipulated in the respective classes.

The principles are determined pursuant to the powers conferred by the Act (52 Vict. c. xvii.), and the laws and regulations of the Society.

III.

The table or tables of mortality used in the valuation :—The Institute of Actuaries H^m and H^m (5) Tables for all classes except combined lives and immediate annuities, which are valued by the Carlisle Table and the Government Experience (1883) Table respectively.

IV.

The rate or rates of interest assumed in the calculations :—For classes valued by H^m and H^m (5), 3½ per cent.; for classes valued by Carlisle and for immediate annuities, 3 per cent.

V.

The proportion of the annual premium income, if any, reserved as a provision for future expenses and profits :—The difference between the premiums payable and the H^m 3½ per cent. net premiums. The proportion averages 26·28 per cent. of the amount of the premiums on policies issued with participation in the profits, 13·63 per cent. of the amount of those under policies without participation in the profits, and 23·98 per cent. over the whole business.

VI.

CONSOLIDATED REVENUE ACCOUNT of the Sun Life Assurance Society, for the period commencing 25th June 1887, and ending 31st December 1891.

	£.	s.	d.		£.	s.	d.
Amount of Funds on 25th June 1887, the beginning of the period - - - - -	2,202,283	19	5	*Claims under Policies (no Re-assurances) -	591,570	7	-
Premiums (less Re-assurances) - - - - -	1,132,082	15	5	Bonuses paid thereon - - - - -	107,006	-	10
Interest and Dividends (including 6l. 12s. 6d. Fines for the Renewal of Policies) - -	448,364	3	4	Endowment Assurances matured - - -	10,306	8	-
Registration Fees - - - - -	545	13	-	Surrenders - - - - -	56,553	10	4
Increase by Sale and Re-valuation of Securities - - - - -	47,787	11	9	Annuities (Reversionary) - - - - -	3,093	5	4
				Commissions (and Commuted Commissions) -	65,733	8	10
				Expenses of Management, including Expenses of Valuation, New Act of Parliament and Sovereign Transfer - - - - -	139,952	10	11
				Dividends and Bonuses to Shareholders -	125,040	-	-
				Cash Bonuses paid - - - - -	74,907	6	5
				Bonuses applied in reduction of Premiums -	6,089	7	9
				Agents' Defaults - - - - -	251	-	4
				Amount of Funds on 31st December 1891, the end of the period, as per First Schedule -	2,650,560	17	2
	£.	3,831,064	2 11		£.	3,831,064	2 11

* Including all claims notified to 31st December 1891.

SUN LIFE ASSURANCE SOCIETY—continued.

VII.

SUMMARY AND VALUATION of the Policies of the Sun Life Assurance Society, as at 31st December 1891.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.					Valuation by the Tables of Mortality and Rates of Interest detailed in Answers to Questions Nos. III. and IV., page 2.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums (less Reductions).	Extra Premiums (Permanent and Temporary).	Net Yearly Premiums (less Reductions).	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES.									
I.—WITH PARTICIPATION IN PROFITS.		£. s. d.	£. s. d.	£. s. d.	£.	£.	£.	£.	£.
Whole Life, Single Lives :									
Premiums payable throughout Life -	9,485	5,478,681 6 -	146,568 19 6	3,558 2 -	107,602 61	2,814,806 4	2,000,592 5	1,463,685 0	1,351,210 8
Premiums by Limited Payments -	222	135,442 - 1	6,981 - 11	163 16 9	5,332 70	52,876 2	52,020 1	39,326 5	16,549 7
Premiums all paid -	173	150,674 5 8	- - -	4 - -	- - -	81,199 0	- - -	- - -	81,199 0
Half Premiums -	380	259,058 1 2	7,345 7 2	78 2 6	5,322 31	1,007 4 3	135,349 8	97,416 8	12,657 5
Tontine Bonuses -	206	108,525 - -	3,537 14 3	105 7 7	2,966 80	50,748 9	50,727 9	42,055 6	8,693 3
Double Option (Whole Life or Endowment Assurance) -	192	97,850 - -	2,881 11 11	89 16 8	1,954 63	36,037 2	51,830 7	35,097 7	939 5
Endowment Assurance -	2,589	901,037 14 11	41,086 6 10	724 3 4	31,176 37	478,431 0	532,292 1	402,960 4	75,470 6
Joint Lives -	19	16,784 6 3	849 12 9	20 12 1	650 22	11,741 5	9,513 4	7,292 8	3,948 7
Last Survivor -	51	81,696 19 1	288 16 9	6 19 5	238 62	19,407 6	3,696 3	2,970 4	16,437 2
Deferred -	23	23,450 - -	726 1 5	4 6 9	- - -	- - -	- - -	- - -	1,475 9
Extra Premiums payable -	-	- - -	4,746 6 8	- - -	- - -	- - -	- - -	- - -	2,873 2
TOTAL Assurances with Profits -	13,231	7,202,149 18 2	215,011 18 2	4,746 6 8	155,244 26	3,657,912 1	2,830,122 8	2,090,805 8	1,570,955 4
II.—WITHOUT PARTICIPATION IN PROFITS.									
Whole Life, Single Lives :									
Premiums payable throughout Life -	3,176	1,097,660 16 -	40,288 14 6	1,210 17 -	35,293 99	587,925 6	468,715 0	404,724 7	182,500 9
Premiums by Limited Payments -	9	7,162 12 -	836 19 1	2 1 7	298 62	3,188 2	2,403 6	2,117 5	1,020 7
Premiums all paid -	204	24,679 15 -	268 16 6	4 17 2	219 35	12,612 0	- - -	- - -	12,612 0
Minimum Premiums -	97	58,395 8 -	1,073 10 10	35 7 3	936 35	23,902 6	26,738 7	23,002 6	90 0
Non-forfeitable -	15	6,300 - -	268 16 6	4 17 2	219 35	2,717 6	1,264 1	1,022 7	1,694 9
Accelerated -	236	25,267 4 -	1,403 - 3	9 4 7	1,221 84	16,992 4	12,201 9	10,613 2	6,349 2
Endowment Assurances -	652	149,882 - 6	7,278 8 2	82 13 5	6,324 56	100,668 4	61,125 5	52,994 0	47,674 4
Joint Lives -	78	11,008 8 -	768 13 9	15 17 10	648 09	7,882 8	6,236 5	5,298 5	2,584 3
Joint Lives, accelerated -	17	1,232 4 -	100 10 8	- - -	86 48	953 4	742 5	641 9	311 5
Last Survivor -	51	80,333 8 -	620 3 7	22 5 10	520 75	14,925 6	8,353 3	6,988 9	7,058 7
Survivorship -	67	94,143 12 11	1,399 2 3	69 10 11	1,114 9 9	12,253 3	11,160 2	9,119 3	3,115 5
Temporary -	79	90,500 - -	1,449 3 10	47 7 3	- - -	- - -	- - -	- - -	2,104 5
Deferred -	2	5,500 - -	84 15 -	- - -	- - -	- - -	- - -	- - -	121 6
Endowments—With return -	23	3,305 16 -	203 - 10	- - -	117 7	- - -	- - -	- - -	855 2
Endowments—Without return -	2	1,500 - -	- - -	- - -	- - -	- - -	- - -	- - -	430 6
Assurances against Issue -	2	780 4 -	- - -	- - -	- - -	- - -	- - -	- - -	56 7
Extra Premiums payable -	-	- - -	1,499 12 10	- - -	- - -	- - -	- - -	- - -	719 9
TOTAL Assurances without Profits -	4,710	1,597,651 8 5	56,774 12 6	1,499 12 10	46,786 10	782,353 9	593,936 3	516,533 8	270,132 6
TOTAL Assurances -	17,941	8,799,801 1 7	271,786 10 8	6,245 19 0	202,030 36	4,440,266 0	3,430,059 1	2,607,339 6	1,841,088 0
Deduct Re-assurances -	-	33,000 - -	604 3 5	153 3 2	400 58	8,596 6	11,007 7	8,812 9	360 3
Net Amount of Assurances -	17,941	8,766,801 1 7	271,029 4 1	6,092 16 4	201,569 83	4,431,669 4	3,419,051 4	2,598,526 7	1,840,727 7
ANNUITIES.		Per Annum.							
Immediate -	18	300 3 8	- - -	- - -	- - -	- - -	- - -	- - -	4,193 1
Reversionary -	11	885 14 -	233 6 9	- - -	192 10	2,529 1	2,343 2	1,960 3	568 8
Extra Reserves for future Expenses and Profits in respect of Assurances by Single and Limited Payments and for Assurances effected on Lives resident abroad, &c.									
									12,434 7
									£. 1,857,924 8
VALUATION BALANCE SHEET of the Sun Life Assurance Society, as at 31st December 1891.									
Net Liability under Assurance and Annuity Transactions (as per Summary Statement provided in Schedule 5) -	£.	s. d.	Life Assurance and Annuity Funds (as per Balance Sheet under Schedule 2)				£.	s. d.	
Reserve Fund -	1,857,924 6 -	- - -					2,256,300 14 5	- - -	
Investment Fluctuation Reserve Fund -	70,000 - -	- - -					- - -	- - -	
Further Reserve to provide for the expenses of the valuation and announcement of the results -	30,000 - -	- - -					- - -	- - -	
Surplus -	5,000 - -	- - -					- - -	- - -	
	2,337 8 5	- - -					- - -	- - -	
	£.	2,256,300 14 5					£.	2,256,300 14 5	

SUN LIFE ASSURANCE SOCIETY—continued.

VIII.

All "with profit" Policies effected prior to 25th June 1890, are entitled to share in the profits at this distribution.

IX.

The results of the valuation showing :

- (1.) The total amount of profit made by the Company :

£. 293,376. 8 s. 5 d.

- (2.) The amount of profit divided among the policy-holders, and the number and amount of the policies which participated :

£. 225,850. 9 s. 8 d.

Number of policies participating 11,598, assuring 5,971,837 l. 7 s. 1 d. (exclusive of bonus additions).

- (3.) Specimens of bonuses allotted to policies for 100 l., effected at the respective ages of 20, 30, 40 and 50, and having been respectively in force for 5 years, 10 years, and upwards.

Age at Entry.	For the 4½ Years ending 31st December 1891.	Participating in Four-fifths of the Profits.							
		Number of Years in Force.							
		5.	10.	15.	20.	25.	30.	35.	40.
20	Cash Bonus - - -	£. s. d. 1 11 9	£. s. d. 2 15 9	£. s. d. 3 4 4	£. s. d. 3 7 3	£. s. d. 3 18 3	£. s. d. 4 - 2	£. s. d. 4 - 4	£. s. d. 4 13 -
	Reversionary Bonus -	4 6 1	6 18 10	7 8 3	7 2 7	7 13 9	7 4 7	6 11 10	6 19 10
	Reduction of Premium -	- 1 6	- 2 9	- 3 5	- 3 10	- 4 9	- 5 5	- 6 3	- 8 6
30	Cash Bonus - - -	2 5 10	3 15 1	4 7 3	4 9 4	4 9 7	5 3 7	6 15 5	7 - 6
	Reversionary Bonus -	5 5 6	7 19 3	8 11 6	8 1 2	7 6 11	7 15 8	9 10 5	9 4 1
	Reduction of Premium -	- 2 5	- 4 3	- 5 4	- 6 -	- 6 11	- 9 5	- 14 5	- 18 5
40	Cash Bonus - - -	3 4 10	5 2 6	5 2 8	5 18 7	7 14 8	8 - 5	9 7 8	11 6 4
	Reversionary Bonus -	6 7 6	9 4 10	8 8 6	8 18 3	10 17 6	10 10 2	11 11 7	13 8 3
	Reduction of Premium -	- 4 -	- 6 11	- 8 -	- 10 10	- 16 5	1 1 1	1 11 3	2 6 6
50	Cash Bonus - - -	3 15 5	7 2 11	9 5 9	9 12 7	11 4 10	13 10 8	14 5 4	16 2 1
	Reversionary Bonus -	6 3 9	10 14 10	13 1 2	12 12 3	13 17 5	16 - 9	16 5 5	17 18 8
	Reduction of Premium -	- 5 10	- 13 -	- 19 9	1 5 3	1 17 5	2 15 8	3 16 6	5 7 5

Basing, Chairman.

Norman Grosvenor, Director.

Arthur Saumarez, Director.

F. H. Rich, Director.

Harris C. L. Saunders, Actuary, Principal Officer.

SUN LIFE ASSURANCE SOCIETY—continued.

(Sixth Schedule.)

Statement of the LIFE AND ANNUITY BUSINESS of the Sun Life Assurance Society,
on the 31st December 1891.

I.

TABLE of PREMIUMS for Assurance of 100 l.

AGE.	ANNUAL PREMIUM.		AGE.	ANNUAL PREMIUM.		AGE.	ANNUAL PREMIUM.	
	With Profits.	Without Profits.		With Profits.	Without Profits.		With Profits.	Without Profits.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.
15	1 12 8	1 8 -	31	2 10 6	2 3 3	46	4 - 5	3 7 2
16	1 13 6	1 8 9	32	2 11 10	2 4 6	47	4 3 3	3 9 5
17	1 14 3	1 9 5	33	2 13 4	2 5 9	48	4 6 6	3 12 -
18	1 15 1	1 10 2	34	2 14 11	2 7 -	49	4 10 2	3 14 11
19	1 16 -	1 10 11	35	2 16 8	2 8 4	50	4 14 2	3 18 1
20	1 16 11	1 11 8	36	2 18 5	2 9 9	51	4 18 9	4 1 8
21	1 17 11	1 12 6	37	3 - 4	2 11 3	52	5 3 6	4 5 5
22	1 18 11	1 13 5	38	3 2 4	2 12 10	53	5 8 7	4 9 6
23	2 - 1	1 14 4	39	3 4 5	2 14 6	54	5 14 1	4 13 10
24	2 1 3	1 15 5	40	3 6 6	2 16 2	55	5 19 11	4 18 6
25	2 2 6	1 16 5	41	3 8 7	2 17 10	56	6 6 4	5 3 6
26	2 3 9	1 17 7	42	3 10 9	2 19 6	57	6 13 2	5 8 11
27	2 5 2	1 18 9	43	3 12 11	3 1 3	58	7 - 5	5 14 8
28	2 6 7	1 19 11	44	3 15 3	3 3 1	59	7 7 9	6 - 5
29	2 7 11	2 1 1	45	3 17 8	3 5 1	60	7 14 11	6 6 1
30	2 9 2	2 2 2						

II. and III.

TOTAL AMOUNTS Assured, and Annual Premiums, after deducting the Abatements made by the
Application of Bonuses.

WHOLE TERM OF LIFE.

AGE.	WITH PROFITS.				WITHOUT PROFITS.		
	Sums Assured.	Reversionary Bonus.	Premiums.	Extra Premiums.	Sums Assured.	Premiums.	Extra Premiums.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
8	600 - -	- - -	8 4 6	1 5 -	65 - -	- 15 9	- 3 3
11	- - -	- - -	- - -	- - -	100 - -	1 3 3	- - -
14	- - -	- - -	- - -	- - -	40 - -	- 9 4	- - -
16	9,000 - -	- - -	136 5 11	2 12 3	50 - -	- 11 7	- - -
16	5,000 - -	5 - 8	85 7 -	5 - -	340 - -	4 11 3	1 4 6
17	1,550 - -	- - -	25 2 11	- 4 3	175 - -	2 7 2	- - -
18	8,000 - -	- - -	136 19 8	- - -	170 - -	2 9 -	1 - 4
19	8,150 - -	11 18 8	149 4 -	11 17 6	- - -	- - -	- - -
20	10,000 - -	13 8 9	179 4 4	11 12 9	200 - -	2 17 1	- 5 -
21	12,875 - -	2 8 5	242 4 4	23 - 7	250 - -	4 - 11	- 5 -
22	22,425 - -	27 13 2	425 17 -	7 19 8	2,400 - -	31 12 7	3 5 4
23	32,850 - -	80 4 11	695 10 -	10 12 8	1,250 - -	20 14 5	4 19 5
24	50,150 - -	- - -	1,008 19 3	13 11 -	3,200 - -	53 12 2	1 2 6
25	68,050 - -	68 9 1	1,423 7 3	279 19 8	3,061 - -	56 1 1	1 4 4
26	60,750 - -	89 4 3	1,258 10 7	70 11 9	2,817 - -	49 5 10	- 17 6
27	47,675 - -	202 10 11	1,015 9 4	51 16 6	9,637 - -	181 2 -	14 15 5
28	81,600 - -	821 3 8	1,741 13 3	103 19 1	6,134 16 -	117 3 -	2 16 2
29	89,300 - -	119 6 -	1,965 9 3	62 10 8	25,625 - -	553 11 1	82 6 3
30	106,716 13 4	634 2 7	2,406 - 1	112 11 9	6,442 16 -	172 6 11	20 4 9

SUN LIFE ASSURANCE SOCIETY—continued.

AGE.	WITH PROFITS.												WITHOUT PROFITS.											
	Sums Assured.			Reversionary Bonus.			Premiums.			Extra Premiums.			Sums Assured.			Premiums.			Extra Premiums.					
	£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.			
31	120,300	-	-	248	1	5	2,840	5	2	65	6	3	22,418	12	-	467	-	10	29	3	7			
32	106,333	6	8	1,445	2	8	2,503	14	11	95	7	9	9,978	12	-	215	3	3	12	16	7			
33	136,460	-	-	666	3	3	3,371	16	3	235	11	11	10,652	8	-	216	7	9	9	3	-			
34	130,800	-	-	1,016	8	9	3,204	6	7	170	7	10	14,980	16	-	330	13	3	18	10	1			
35	131,672	4	5	1,537	12	3	3,268	12	10	136	16	10	24,100	-	-	537	11	5	23	15	2			
36	127,475	-	-	1,446	-	2	3,282	4	7	78	11	6	18,143	12	-	388	7	2	27	8	10			
37	129,350	-	-	2,113	17	2	3,360	16	10	86	19	8	16,857	4	-	376	9	3	27	3	6			
38	139,875	-	-	1,834	15	8	3,714	8	9	125	5	7	24,899	4	-	566	12	2	56	2	10			
39	143,020	-	-	2,435	8	1	3,958	-	-	107	6	8	20,125	-	-	500	14	11	41	9	11			
40	123,528	-	-	4,197	10	3	3,299	1	11	77	6	8	27,104	8	-	633	8	11	49	17	9			
41	145,400	-	-	5,584	12	5	4,074	6	11	73	6	10	20,072	4	-	491	16	-	15	4	4			
42	110,100	-	-	3,740	15	6	3,134	19	6	82	7	-	15,750	16	-	398	1	4	8	19	7			
43	139,100	-	-	8,206	6	5	3,979	3	9	75	15	2	32,098	8	-	819	14	4	44	2	4			
44	134,300	-	-	8,465	2	3	3,811	11	9	112	12	1	18,410	12	-	489	3	2	13	19	10			
45	121,838	-	-	5,841	5	2	3,637	6	7	40	1	-	32,212	16	-	872	18	1	10	18	8			
46	143,350	-	-	11,473	14	5	4,215	14	11	107	7	-	28,089	4	-	754	16	5	45	15	4			
47	133,770	-	-	9,913	3	1	4,087	8	-	124	1	-	32,145	4	-	932	4	3	14	10	6			
48	131,300	-	-	7,359	9	7	4,274	17	11	41	-	3	38,030	16	-	1,137	12	1	56	18	3			
49	92,300	-	-	6,367	11	3	2,884	16	2	57	16	10	21,342	-	-	679	11	11	16	9	1			
50	113,950	-	-	7,245	-	5	3,668	10	-	36	16	1	27,995	16	-	871	12	11	11	16	1			
51	129,920	-	-	11,519	19	7	3,992	15	7	71	15	7	39,026	4	-	1,309	12	6	21	19	-			
52	129,900	-	-	12,112	13	1	4,525	13	1	69	6	-	42,467	-	-	1,418	2	8	8	19	5			
53	81,675	-	-	7,293	1	9	2,719	16	11	57	9	7	41,523	4	-	1,379	5	2	113	5	6			
54	104,225	-	-	9,351	10	11	3,779	6	1	73	3	4	19,632	-	-	705	2	8	20	19	11			
55	111,100	-	-	11,973	12	7	3,870	13	-	67	19	10	34,039	12	-	1,236	17	4	24	12	9			
56	80,305	-	-	11,625	15	7	2,583	2	6	50	15	4	35,628	8	-	1,290	4	7	32	9	2			
57	90,000	-	-	13,058	17	2	2,820	16	11	46	10	1	34,528	4	-	1,432	2	3	22	17	-			
58	82,250	-	-	8,394	11	9	3,106	15	4	56	6	4	32,965	16	-	1,327	6	6	22	11	2			
59	69,640	-	-	10,016	1	-	2,301	3	6	44	7	8	19,428	-	-	860	19	2	12	8	2			
60	63,600	-	-	9,631	14	7	2,348	8	3	21	2	6	22,768	-	-	979	17	1	31	19	-			
61	93,249 19	-	-	16,833 11	7	2	2,906 3	6	-	56	5	2	19,052 12	-	-	969 10	7	-	27	6	8			
62	78,739	-	-	15,800 1	2	-	2,339 17	10	-	16	15	10	25,691	-	-	1,114 12	11	-	29	11	8			
63	64,000	-	-	11,002 19	-	-	2,080 14	3	-	31	1	7	22,239 4	-	-	1,120 5	1	-	9	2	3			
64	52,535	-	-	9,088 19	-	-	1,895 4	-	-	20	18	6	14,935 16	-	-	727 15	11	-	13	1	-			
65	58,544 19	-	-	11,729 12	4	-	1,666 6	2	-	14	19	4	22,592 12	-	-	1,253 6	-	-	8	17	7			
66	37,099 19	-	-	7,408 18	-	-	1,239 6	9	-	5	2	3	22,166 16	-	-	1,310 13	2	-	26	2	11			
67	69,099 19	-	-	17,878	-	7	3,066	-	9	43	17	11	21,322 12	-	-	1,246 5	7	-	1	15	10			
68	37,199	-	-	7,388	-	1	1,143	1	7	4	16	2	11,403 4	-	-	732	-	1	12	16	9			
69	62,077	-	-	17,303 18	4	-	1,883 13	2	-	23	5	6	11,324	-	-	785 16	9	-	13	-	4			
70	49,675	-	-	11,254 11	9	-	1,567 10	2	-	7	7	-	9,351	-	-	628	5	-	2	2	10			
71	43,397 12 9	-	-	8,515 16	9	-	1,394	-	6	27	10	10	6,188 8	-	-	453 5	11	-	4	12	3			
72	34,900	-	-	6,290 11 10	-	-	1,220 3	5	-	3	5	-	18,852 4	-	-	1,166 14	6	-	17	-	1			
73	44,299 17	-	-	10,303 2 11	-	-	1,368 6	8	-	9	9	4	8,803	-	-	627 17	9	-	1	11	5			
74	23,899 19	-	-	7,235 8 2	-	-	793 6	5	-	6	5	10	8,020 8	-	-	634 1	7	-	6	11	2			
75	19,499 19	-	-	4,696 1 9	-	-	454 17	11	-	1	17	6	6,107 12	-	-	631 12	4	-	50	17	9			
76	26,399 17	-	-	8,550 8 7	-	-	796	-	11	2	16	6	3,670 4	-	-	327 11	4	-	3	5	5			
77	25,499 19	-	-	7,186 17	-	-	757	-	2	7	7	6	3,019 8	-	-	299 6	8	-	1	-	-			
78	21,449 19	-	-	3,246 19	-	-	771 12	5	-	2	15	-	3,248 12	-	-	356 8	10	-	-	-	-			
79	15,000	-	-	4,803 17 7	-	-	411 7	5	-	1	5	-	2,465 8	-	-	259 10	10	-	-	4	3			
80	14,798 19 10	-	-	3,911 2 11	-	-	450 1	4	-	3	10	-	793	-	-	86 9	8	-	-	3	8			
81	17,350	-	-	3,180 18 4	-	-	695 2	8	-	-	-	-	2,965 8	-	-	362 3	7	-	-	13	9			
82	18,788 1 5	-	-	3,620 2 2	-	-	745 8	9	-	4	-	-	715 8	-	-	104 10	5	-	-	4	8			
83	2,299 19	-	-	659 2 7	-	-	55 14	-	-	-	-	-	177 8	-	-	23 8	10	-	-	-	-			
84	18,500	-	-	6,497 2 11	-	-	532 7	4	-	3	15	-	379 8	-	-	61 1	2	-	-	-	-			
85	9,100	-	-	2,841 14 9	-	-	281 2	9	-	-	-	-	510 16	-	-	90 8	2	-	-	-	-			
86	4,900	-	-	2,083 17	-	-	174 9	7	-	-	-	-	-	-	-	-	-	-	-	-	-			
87	4,500	-	-	1,480 11 7	-	-	144	-	4	-	-	-	-	-	-	-	-	-	-	-	-			
88	2,600	-	-	1,074	-	-	85 5	5	-	-	-	-	144 16	-	-	23 8	-	-	-	-	-			
89	2,499	-	-	368 18 2	-	-	64	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
90	499	-	-	228 17 3	-	-	13 6	2	-	-	-	-	149	-	-	18	-	1	-	4	8			
91	600	-	-	-	-	-	44 6	6	-	-	-	-	-	-	-	-	-	-	-	-	-			
92	1,500	-	-	145 10 3	-	-	64 17	6	-	1	10	-	-	-	-	-	-	-	-	-	-			
£.	5,067,830	3	5	410,801	2	7	146,568	19	6	3,558	2	-	1,087,660	16	-	40,288	14	6	1,210	17	-			

RE-ASSURANCES corresponding to the above.

AGE.	WITH PROFITS.				WITHOUT PROFITS.			
	Sums Assured.	Reversionary Bonuses.	Premiums.	Extra Premiums.	Sums Assured.	Premiums.	Extra Premiums.	
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	
25	20,000 - -	- - -	423 6 7	108 6 7	- - -	- - -	- - -	
33	- - -	- - -	- - -	- - -	2,000 - -	47 - -	44 16 7	
42	- - -	- - -	- - -	- - -	1,000 - -	28 18 5	- - -	

SUN LIFE ASSURANCE SOCIETY—*continued.*

IV., V., and VI.

TOTAL AMOUNTS assured and Premiums other than for the Whole Term of Life.

DESCRIPTION OF ASSURANCE.	WITH PROFITS.				
	Sums Assured.	Reversionary Bonuses.	Premiums.	Extra Premiums.	Total Premiums Received.
Whole Life, Single Lives :	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Limited Payments - - -	134,000 - -	1,442 - 1	6,981 - 11	163 16 9	26,170 7 10
Premiums all Paid - - -	133,070 9 -	17,603 16 8	- - -	4 - -	53,438 - 11
Half Premiums - - -	254,800 - -	4,258 1 2	7,345 - 7 2	78 2 6	32,002 18 11
Tontine Bonuses - - -	108,525 - -	- - -	3,537 14 3	105 7 7	15,610 17 6
Double Option - - -	97,850 - -	- - -	2,881 11 11	80 16 3	3,245 7 9
Endowment Assurances - - -	899,565 - -	1,472 14 11	41,086 6 10	724 3 4	126,138 3 5
Joint Lives - - -	15,850 - -	934 6 3	849 12 9	20 12 1	8,668 13 6
Last Lives - - -	28,779 18 -	2,917 1 1	288 16 9	6 19 5	9,802 14 10
Deferred - - -	22,450 - -	- - -	726 1 5	4 6 9	1,401 8 7

WITHOUT PROFITS.					
Whole Life, Single Lives :					
Limited Payments - - -	7,162 12 -	- - -	336 19 1	2 1 7	1,355 18 7
Premiums all Paid - - -	24,679 15 -	- - -	- - -	- - -	20,758 14 8
Minimum Premiums - - -	58,395 8 -	- - -	1,073 10 10	35 7 3	2,794 8 3
Nonforfeitable - - -	6,300 - -	- - -	268 16 6	4 17 2	2,300 11 7
Accelerated - - -	25,267 4 -	- - -	1,403 - 3	9 4 7	9,581 8 3
Endowment Assurances - - -	149,882 - 6	- - -	7,278 8 2	82 13 5	58,105 12 8
Joint Lives - - -	11,008 8 -	- - -	768 13 9	15 7 10	4,956 12 -
Joint Lives Accelerated - - -	1,232 4 -	- - -	100 10 8	- - -	591 8 5
Last Survivor - - -	30,333 8 -	- - -	620 3 7	22 5 10	9,015 19 6
Survivorship - - -	94,143 12 11	- - -	1,399 2 8	69 10 11	10,582 8 -
Temporary - - -	90,500 - -	- - -	1,449 3 10	47 7 3	4,331 - 8
Deferred - - -	5,500 - -	- - -	84 15 -	- - -	119 15 -
Endowments with Return - - -	3,805 16 -	- - -	203 - 10	- - -	864 19 -
Endowments without Return - - -	1,500 - -	- - -	- - -	- - -	414 11 3
Issue - - -	780 4 -	- - -	- - -	- - -	45 17 5

RE-ASSURANCE corresponding to Above.

DESCRIPTION OF ASSURANCE.	Sums Assured.	Reversionary Bonuses.	Premiums.	Extra Premiums.	Total Premiums Received.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Survivorsaip - - -	10,000 - -	- - -	104 18 5	- - -	214 2 4

VII.

IMMEDIATE ANNUITIES on Lives.

AGE.	Annuity.	AGE.	Annuity.
	£. s. d.		£. s. d.
14	50 - -	71	5 - 10
34	1 10 7	76	8 - 3
44	100 - -	78	50 - -
52	2 2 7	79	20 - -
55	6 19 2	83	2 16 5
59	30 7 8	87	3 17 11
60	- 8 5		
62	13 18 5	£.	300 3 8
65	5 1 5		

SUN LIFE ASSURANCE SOCIETY—*continued.*

VIII.

TOTAL AMOUNT of Annuities on Lives, other than Immediate.

DESCRIPTION OF ANNUITY.	Amount of Annuity.	Annual Premium.	Total Premiums Received.
	£. s. d.	£. s. d.	£. s. d.
Reversionary - - - - -	885 14 -	233 6 9	1,439 14 10

IX.

AVERAGE RATE of Interest earned on the Life Assurance Fund.

	£. s. d.
For the Year ending 24th June 1888 - - - -	4 4 8 per cent.
" " " 1889 - - - -	4 4 8 "
" " " 1890 - - - -	4 6 6 "
" " " 1891 - - - -	4 8 4 "
From 25th June 1891 to 31st December 1891 - - - -	4 8 - "

X.

MINIMUM Surrender Values.

In the case of Ordinary Whole Life and Endowment Assurances, a minimum surrender value is guaranteed after three years' premiums have been paid, equal, if the Policy be "With Profits" (and no bonuses have been taken in cash or in reduction of premium) to one-half, and if "Without Profits" or on the "Tontine Bonus" System to one-third, of all the premiums paid after the first year. The Society grants no endowments, the few in existence having been transferred from the Sovereign Life Assurance Company in liquidation.

(Note.)

The Society transacts no business at other than European rates.

Policies on which Extra Premiums are payable, in consequence of the occupation or state of health of the lives assured, are dealt with in the same manner as other policies, the Net Premiums only being considered in estimating the reserve value. An additional reserve is, however, made of half-a-year's Extra Premium Income.

Basing, Chairman.

Norman Grosvenor, Director.

Arthur Saumarez, Director.

F. H. Rich, Director.

Harris C. L. Saunders, Actuary, Principal Officer.

NATIONAL GUARDIAN ASSURANCE COMPANY (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNT

Of the National Guardian Assurance Company (Limited), for the Year ending 30th June 1892.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year - - - -	9,173	1	10	Commission - - - - -	-	8	6
Premiums (no Re-assurance) - - -	81	16	9	Expenses of Management - - - -	51	5	-
Interest - - - - -	458	13	-	Claims - - - - -	135	17	-
				Surrenders - - - - -	91	6	8
				Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule - -	9,494	14	5
£.	9,713	11	7	£.	9,713	11	7

II.—DEPOSIT ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Deposit Accounts at the beginning of the Year - - - - -	23,806	15	3	Deposits withdrawn - - - - -	11,180	8	10
Deposits - - - - -	13,707	3	7	Interest paid or accrued - - - -	1,179	9	10
Interest - - - - -	2,358	7	8	Expenses of Management - - - -	75	-	-
				Surplus carried to Profit and Loss Account -	1,104	3	10
				Amount of Deposit Fund at the end of the Year, as per Fourth Schedule - - -	26,333	10	-
£.	39,872	6	6	£.	39,872	6	6

III.—PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance of last Year's Accounts - - -	4,792	2	4	Dividends to Shareholders - - - -	999	4	-
Interest not carried to other Accounts -	3,379	18	2	Loans written off as bad - - - -	1,308	15	1
Surplus or Profit of Deposit Accounts -	1,104	3	10	Expenses of Management - - - -	1,842	8	11
Fees and Fines - - - - -	117	8	7	Balance, as per Fourth Schedule - - -	5,293	5	10
Recovered on Loans previously written off as bad - - - - -	50	-	11				
£.	9,443	13	10	£.	9,443	13	10

BALANCE SHEET

Of the National Guardian Assurance Company (Limited), for the Year ending 30th June 1892.

	£.	s.	d.		£.	s.	d.		£.	s.	d.
Shareholders' Capital paid-up - - -	9,092	-	-	Mortgages on Property within the United Kingdom -	15,871	8	11				
Life Assurance Fund - - - - -	9,434	14	5	Loans on Personal Security -	27,587	10	3		43,458	19	2
Deposit Fund - - - - -	26,333	10	-	Bills discounted - - - - -	-	-	-		8,659	2	2
Loans Guarantee Fund - - - - -	2,901	15	-	Cash in hand, and on Current Account -	-	-	-		1,800	13	11
Profit and Loss - - - - -	5,293	5	10								
	53,955	5	3								
Dividends due, but not yet paid - - -	20	10	-								
£.	53,984	15	3	£.	53,984	15	3				

Robert Best, }
 Harry Cook Wells, } Auditors.

Charles Harvey, Chairman.
 Anthony Runacres, }
 Aquila Walker, } Directors.
 Thomas James Bourne, Secretary,
 Principal Officer.

14 October 1892.

LONDON AMICABLE ASSURANCE SOCIETY (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the London Amicable Assurance Society (Limited), for the Year ending 31st December 1891.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year	44,030	10	10	Claims	300	—	—
Premiums:				Surrenders	20	6	—
Single	54	14	10	Annuities	2,958	13	—
Annual	10,208	16	1	Commission	1,164	19	9
	10,323	10	11	Expenses of Management	3,483	8	11
Less Re-assurance Premiums	1,488	12	9	Amount of Life Assurance Fund at 31st December 1891, as per Fourth Schedule	47,020	12	11
	8,834	18	2				
Consideration for Annuities granted	187	—	3				
Interest and Dividends	1,890	1	4				
Assignment Fees	5	10	—				
	£.	54,948	—	£.	54,948	—	7

II.—ACCIDENT AND GENERAL ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Accident and General Assurance Fund at the beginning of the Year	1,141	5	3	Claims (including claims outstanding, 1224. 10s.)	-	-	793 13 3
				Bonus and Abatements	-	-	19 - 3
Premiums	3,007	12	6	Commission	-	-	465 19 -
Less Re-assurance Premiums	238	1	-	Expenses of Management	-	-	1,392 4 -
	2,769	11	6	Agents' Balances irrecoverable	-	-	14 10 -
Interest and Dividends	633	17	3	Expenses in connection with the establishment of New Branches	-	-	486 17 -
Transfer Fees	1	1	-	Amount of Accident and General Assurance Fund at 31st December 1891, as per Fourth Schedule	-	-	1,567 11 10
Balance of Accident and General Revenue Account brought forward	1,204	15	1	Balance carried forward, as per Fourth Schedule	-	-	858 8 7
Less Dividend for the Year 1890 (including Income Tax)	492	0	2				
	712	8	11				
	£.	5,558	3 11		£.	5,558	3 11

BALANCE SHEET

Of the London Amicable Assurance Society (Limited), on the 31st December 1891.

LIABILITIES.				£.	s.	d.	ASSETS.				£.	s.	d.
Shareholders' Capital:							Mortgages on Property within the United Kingdom				-	-	21,005 18 1
Authorised - £. 400,000							Mortgages on Property out of the United Kingdom				-	-	2,140 - -
							Loans on the Society's Policies				-	-	24 - -
							Investments:						
Subscribed - - - - 48,600 - -							Consols				-	-	2,500 - -
Uncalled - - - - 36,450 - -							Railway and other Debentures and Debenture Stock				-	-	2,167 - -
Paid up - - - - - - - -				12,150	-	-	Railway Stock (Preferred and Deferred)				-	-	5,507 12 7
Life Assurance Fund - - - - -				47,020	12	11	Loans on Personal Security (with Mortgage of Life Policies)				-	-	9,612 18 4
Accident and General Assurance Fund -				1,567	11	10	Loans on Life Interests and Reversions				-	-	7,835 4 10
							Agents' Balances				-	-	893 13 1
						60,738 4 9	Outstanding Premiums (mostly since received)				-	-	687 2 1
Balance of Accident and General Revenue Account -						858 8 7	Outstanding Interest:						
Accident Claims outstanding - - - - -						122 10 -	Due and since paid				-	-	32 6 -
Sundry Creditors (Income Tax, &c.) - - - - -						1,192 16 3	Accrued but not due				-	-	411 17 7
													444 3 7
							Cash:						
							On Current Account				-	-	4,604 7 7
							At Branches				-	-	415 7 10
													5,019 15 6
							Extension Expenses				-	-	2,000 - -
							Office Fittings and Furniture, Head Office and Branches				-	-	540 8 -
							Stationery and Printing				-	-	249 14 6
							Sundry Debtors—Rents, &c. (since paid, 1,243l. 19s. 3d.)				-	-	1,370 9 1
				£.		62,911 19 7					£.		62,911 19 7

R. Crawley, Chairman.
G. H. Hopkinson, Director.
R. J. Mure, Director.
Walter Wieland, Secretary.

BRITISH LEGAL LIFE ASSURANCE AND LOAN COMPANY (LIMITED).

(First and Second Schedules.)

REVENUE ACCOUNT

Of the British Legal Life Assurance and Loan Company (Limited), for the Year ending 30th June 1892.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year - - - - -	99,074	11	7	Claims under Policies (no Re-assurances) - - - - -	-	-	27,682 16 2
Capital received during the Year - - - - -	300	-	-	Commission - - - - -	-	-	13,997 - 6
Premiums (no Re-assurances) - - - - -	58,060	12	7	Expenses of Management :	£.	s.	d.
Interest - - - - -	3,795	15	1	Salaries - - - - -	4,391	10	- 4
Assignment Notice Fees - - - - -	-	17	6	Miscellaneous, including Medical Fees, Printing, Travelling Expenses, Auditors' Fees, Directors' Remuneration, Postages, Rents and Taxes - - - - -	2,513	12	11 1/2
				Policy Stamps - - - - -	486	15	2 1/2
				Extension Expenses: Amount paid for the introduction of New Business - - - - -	5,640	9	7 1/2
							13,041 7 10
				Dividends to Shareholders - - - - -	-	-	272 13 4
				Income Tax - - - - -	-	-	93 12 -
				Amount of Funds at the end of the Year, as per Second Schedule - - - - -	-	-	107,344 6 11
£.	102,431	16	9	£.	102,431	16	9

BALANCE SHEET

Of the British Legal Life Assurance and Loan Company (Limited), as at 30th June 1892.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up at 30th June 1892 - - - - -	£.	s.	d.	Investments :	£.	s.	d.
Assurance Fund - - - - -	104,285	6	11	Bond by Trustees of Clyde Navigation - - - - -	7,895	16	6
Total Funds, as per First Schedule - - - - -	107,344	6	11	Assignment by Trustees of Greenock Harbour - - - - -	6,575	-	-
Shareholders' Dividends unpaid - - - - -	22	11	-	Bond by Police Commissioners of Kirkintilloch - - - - -	4,000	-	-
				Mortgage by Belfast Water Commissioners - - - - -	3,000	-	-
				Bond under the Belfast Improvement Act - - - - -	2,000	-	-
				Bond by Aberdeen Harbour Commissioners - - - - -	2,000	-	-
				Bond by Crosshill Commissioners - - - - -	2,000	-	-
				Mortgage by Trustees of Port Glasgow Harbour - - - - -	1,600	-	-
				Annuity by Kirkintilloch Commissioners - - - - -	1,227	12	7
				Mortgage by Local Authority, Barony Parochial Board - - - - -	1,000	-	-
				Mortgage by Police Commissioners of Port Glasgow - - - - -	1,000	-	-
				Bond by Kirkintilloch Road Trustees - - - - -	425	-	-
				Bond on Property in West Nile-street, Glasgow - - - - -	3,250	-	-
				Bond on Property in Shettleston - - - - -	4,350	-	-
				Bond on Property in High-street, Portobello - - - - -	3,800	-	-
				Bond on Property in Church Buildings, Toronto - - - - -	3,500	-	-
				Bond on Property in Cathcart-street, S.S., Glasgow - - - - -	3,000	-	-
				Bond on Property in East Nelson-street, Glasgow - - - - -	2,100	-	-
				Bond on Property in Cobden-street, Glasgow - - - - -	2,100	-	-
				Bond on Property in Flemington-street, Springburn - - - - -	2,100	-	-
				Bond on Property in Thistle-street, Glasgow - - - - -	2,000	-	-
				Bond on Property in Church Buildings, Partick - - - - -	2,000	-	-
				Bond on Property in Albert-street, Glasgow - - - - -	1,900	-	-
				Bond on Property in Easterton, Helensburgh - - - - -	1,800	-	-
				Bond on Property in Kelvin-drive, Glasgow - - - - -	1,800	-	-
				Bond on Property in St. Vincent-street, Glasgow - - - - -	1,800	-	-
				Bond on Property in Buchanan-terrace, Paisley - - - - -	1,700	-	-
				Bond on Property in Church Buildings, Queen's Park, Glasgow - - - - -	1,400	-	-
				Bond on Property in Marquis-street, Glasgow - - - - -	1,300	-	-
				Bond on Property in Leith-walk, Edinburgh - - - - -	1,170	-	-
				Bond on Property in Finlay-drive, Dennistoun - - - - -	1,100	-	-
				Bond on Property in Houston-street, Glasgow - - - - -	1,000	-	-
				Bond on Property in Villiers-street, Glasgow - - - - -	1,000	-	-
				Bond on Property in Hyndland-street, Partick - - - - -	950	-	-
				Bond on Property in Wellington-street, Glasgow - - - - -	800	-	-
				Bond on Property in Middlebank, Langside - - - - -	800	-	-
				Bond on Property in Franklin-terrace, Glasgow - - - - -	600	-	-
				Bond on Property in Reid-street, Bridgeton, Glasgow - - - - -	400	-	-
				Bond on Property in Strathaven - - - - -	350	-	-
				Ground Annual, M'Neil-street, Glasgow - - - - -	3,633	5	6
				Ground Annual, Paisley-road, Glasgow - - - - -	2,400	-	-
				Ground Annual, Methven-street, Perth - - - - -	2,000	-	-
				Ground Annual, Queensferry-road, Edinburgh - - - - -	1,750	8	-
				Ground Annual, Candleriggs, Glasgow - - - - -	1,750	-	-
				Ground Annual, Charles-street, Glasgow - - - - -	900	-	-
				British Government Securities (3,000 £. Consols) - - - - -	2,988	15	-
				Peu Duty, Lawnmarket, Edinburgh - - - - -	2,000	-	-
				Balance in Current Account with Royal Bank - - - - -	-	-	100,008 17 7
				Balance in Current Account with Clydesdale Bank - - - - -	-	-	771 - 8
				On Deposit Receipt with Royal Bank - - - - -	-	-	20 6 10
				Office Furniture - - - - -	-	-	500 - -
				Premiums outstanding - - - - -	-	-	369 17 6
				Interest outstanding - - - - -	-	-	4,976 18 9 1/2
				Agents' Balances and Cash in Manager's hands - - - - -	-	-	573 1 0
£.	107,366	17	11	£.	107,366	17	11

John Cairns, Chairman.
 Jas. S. Buckie, Director.
 James S. Fisher, Director.
 Henry Steel, Manager.

CLERICAL, MEDICAL, AND GENERAL LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Clerical, Medical, and General Life Assurance Society, for the Year ending 30th June 1892.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	3,063,606	19	11	Claims under Policies (no Re-assurances)	237,868	-	-
Premiums (no Re-assurances)	236,430	4	8	Endowment Assurances matured	2,000	-	-
Interest, and Dividends	122,037	16	10	Surrenders (including amount unclaimed on lapsed Policies)	20,093	18	5
Fines for delay in payment of Premiums	268	1	-	Annuities	2,350	-	-
Assignment and Transfer Fees	117	5	-	Commission	11,305	9	4
Profit on Securities Realised	11,621	17	3	Expenses of Management (including cost of Quinquennial Valuation and Distribution of Bonus)	26,421	10	5
				Balance of Bonus to Shareholders for Quinquennium ending 30th June 1891	37,500	-	-
				Dividends to Shareholders	2,500	-	-
				Interim Bonus to ditto	5,000	-	-
				Bonuses taken by Assured in Cash	103,952	10	-
				Ditto in abatements of Premiums	12,654	3	3
				Income Tax	3,117	5	8
				Amount of Funds at the end of the Year, as per Second Schedule	2,968,416	7	7
£.	3,434,082	4	8	£.	3,434,082	4	8

BALANCE SHEET

Of the Clerical, Medical, and General Life Assurance Society, on the 30th June 1892.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital Paid up	50,000	-	-	Mortgages on Property within the United Kingdom	413,568	11	1
Assurance Fund	2,918,416	7	7	Loans on the Society's Policies (within their Surrender Value)	104,307	-	-
Total Funds, as per First Schedule	2,968,416	7	7	Loans of Half and Quarter Premiums	23,463	10	6
Claims admitted, or announced, but not paid	20,033	12	-	Investments:			
Surrender Values unclaimed	112	7	-	British Government Securities	90,901	5	3
Dividends and Bonuses to Shareholders due	7,965	-	-	Corporation Stocks	60,485	6	10
Due for Rates, Income Tax, Commission and Sundry Expenses	3,548	5	-	Colonial Government Securities	310,552	10	10
				Colonial Municipal Securities	16,679	6	10
				British Railway Debentures and Debenture Stocks	595,898	1	11
				United States of America ditto	19,847	1	4
				Gas Company's Debenture Stock	51,500	-	-
				Dock Companies' Debentures and Debenture Stocks	83,000	-	-
				General Reversionary and Investment Company's Debentures	15,000	-	-
				Indian Government Guaranteed Railway Securities	102,461	11	1
				House Property (the Society's Freehold Office)	12,750	-	-
				Loans on Life Interests and Reversions	218,711	14	-
				Loans on Security of County, District, and Borough Rates	532,405	8	1
				Deposits for fixed periods	205,000	-	-
				Agents' Balances	20,405	3	6
				Outstanding Premiums	15,777	16	7
				Outstanding Interest due and payable	1,965	1	5
				Outstanding Interest accrued, but not yet payable	36,755	18	10
					38,711	-	3
				Cash:			
				In hand and on Current Account	8,650	3	6
£.	3,000,075	11	7	£.	3,000,075	11	7

John Robert Mowbray, Chairman.
 John Edw'd. Kempe, Director and Deputy Chairman.
 Wilfred Cripps, Director.
 B. Newbatt, Actuary and Secretary.

REFUGE ASSURANCE COMPANY (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNT

Of the Refuge Assurance Company, Limited (Ordinary Branch), for the Year ending
31st December 1891.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year - - - -	54,786	3	10	Claims under Life Policies (after deduction of Sums Re-assured) - - - - -	15,328	2	1
Premiums (after deduction of Re-assurance Premiums) :-				Surrenders - - - - -	240	12	11½
£. s. d.				Commission - - - - -	3,872	15	5
New Premiums - - - - -	20,673	17	8½	Expenses of Management - - - - -	1,002	8	5
Renewals - - - - -	29,896	8	1½	Amount of Life Assurance Fund, as per Fourth Schedule - - - - -	86,895	9	11
	50,570	5	10				
Rents and Interest - - - - -	1,982	19	1½				
£.	107,339	8	9½	£.	107,339	8	9½

BALANCE SHEET

Of the Refuge Assurance Company, Limited (Ordinary Branch), on 31st December 1891.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Life Assurance Fund - - - - -	86,895	9	11	Mortgages on Property within the United Kingdom - - - - -	5,100	-	-
				Loans on Municipal and other Rates - - - - -	60,000	-	-
				House Property - - - - -	2,250	-	-
				Superintendent's Balances - - - - -	1,515	12	7½
				Outstanding Premiums - - - - -	1,192	4	9
				Cash on Current Account at Bankers - - - - -	11,743	3	3
				In Hand - - - - -	5,094	9	3½
£.	86,895	9	11	£.	86,895	9	11

William Proctor, F.S.S., Chairman and Manager.
Henry Adams, } Directors.
Thomas Shutt, }
Robert Moss, Secretary.
T. J. C. L. Bordman, LL.D., F.S.S., Actuary.

REFUGE ASSURANCE COMPANY (LIMITED)—*continued.*

REVENUE ACCOUNTS

Of the Refuge Assurance Company, Limited (Industrial Branch), for the Year ending 31st December 1891.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.	£.	s.	d.		£.	s.	d.
Shareholders' Capital - - -	75,000	-	-				Claims under Life Policies - - -	312,560	13	9
Amount of Life Assurance Fund at the beginning of the Year - - -	236,335	1	5				Agents' Commission - - -	120,091	6	
				311,335	1	5	Management Expenses:			
Premiums - - -				644,359	18	4	Salaries: Superintendents, Agents, &c. - - -	£.	s.	d.
Rents and Interest - - -				9,791	4	1½	New Business: Special Charges for Procuration - - -	87,593	11	1
Calls on Shares - - -				25,000	-	-	Directors' Fees - - -	1,965	12	-
							Clerks', &c., Salaries - - -	9,264	11	4
							Printing and Stationery - - -	5,685	11	1½
							Policy Stamps - - -	3,663	4	8
							Rents, Rates, and Taxes - - -	6,412	1	8
							Postage, Parcels, &c. - - -	2,823	16	6½
							Incidental Expenses - - -	399	7	3
							Travelling Expenses - - -	4,853	9	-½
							Solicitors' Fees - - -	192	9	10
							Medical Fees - - -	2,550	12	11
								204,526	1	9½
							Depreciation of Furniture - - -	100	-	-
							Dividend to Shareholders - - -	2,500	-	-
							Amount transferred to Sick Assurance Account - - -	39	3	-½
							Amount of Funds, as per Fourth Schedule - - -	341,668	18	8
				£.	990,486	3 10½		£.	990,486	3 10½

II.—SICK ASSURANCE ACCOUNT.

[No New Business transacted for many Years.]

	£.	s.	d.		£.	s.	d.
Premiums - - -	81	16	5½	Claims under Sick Policies - - -	118	7	8
Amount transferred from Life Assurance Account - - -	39	3	-½	Commission - - -	2	11	10
	£.	120	19 6		£.	120	19 6

BALANCE SHEET

Of the Refuge Assurance Company, Limited (Industrial Branch), on 31st December 1891.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital - - 100,000 - -				Investments:			
Assurance Fund - - - 241,668 18 8				Mortgages on Property within the United Kingdom - - -	15,030	-	-
	341,668	18	8	Loans on Municipal and other Rates - - -	199,679	10	11
				House Property and Land - - -	44,388	15	1
				Furniture and Fixtures - - -	10,049	10	8
				Loans on Personal Security - - -	790	17	7½
				Superintendents' Balances - - -	6,830	13	8
				Outstanding Premiums - - -	34,773	17	7
				Cash:			
				On Deposit - - -	4,195	-	-
				On Current Account at Bankers - - -	24,368	13	-
				In hand - - -	1,560	-	1½
	£.	341,668	18 8		£.	341,668	18 8

William Proctor, F.R.S., Chairman and Manager.
Henry Adams, } Directors.
Thomas Shutt, }
Robt. Moss, Secretary.
T. J. C. L. Bordman, LL.D., F.R.S., Actuary.

We hereby certify the correctness of these accounts, and we are well satisfied with the manner in which the books and accounts are kept. We have also examined the whole of the securities, which we find in perfect order.

Chas. Hadfield, } Auditors.
Robt. Hopewell, }

REFUGE ASSURANCE COMPANY (LIMITED)—*continued.*

ORDINARY BRANCH.

(Fifth Schedule.)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies of the
Refuge Assurance Company (Limited), made by the Actuary.

I.

The date up to which the valuation is made is 31st December 1891.

II.

The valuation has been made according to the net premium method, the liability being ascertained by taking the difference between the value of the sums assured and the value of the future net premiums. The age next birthday was used throughout the calculations, and it was found that the premium income was practically uniformly distributed over the year.

By the Articles of Association participating policy-holders are entitled to nine-tenths of the profits, which have been distributed as a uniform reversionary bonus per cent. on the sums assured.

The principles have been determined by the directors acting under the advice of the Actuary.

III.

The table of mortality used in the valuation is the Institute of Actuaries' H^m Table.

IV.

The rate of interest assumed in the calculations is 3 per cent.

V.

The proportion of the annual premium income reserved as a provision for future expenses and profits, is 23·8 per cent. in the case of participating policies, and 16·8 per cent. in that of non-participating policies, and 21·5 per cent. over the whole business.

VI.

CONSOLIDATED REVENUE ACCOUNT of the Refuge Assurance Company (Limited),
for Four Years, commencing 1st January 1888 and ending 31st December 1891.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Period - - - - -	10,204	-	10	Claims (after deduction of Sums Re-assured) - - - - -	34,615	6	6
Premiums (after deduction of Re-assurance Premiums) - - - - -	119,454	3	0	Surrenders - - - - -	776	13	6
Interest and Dividends - - - - -	4,548	19	7	Commission - - - - -	8,971	6	2
				Expenses of Management - - - - -	2,948	8	1
				Amount of Funds at the end of the Period - - - - -	86,895	9	11
£	134,207	4	2	£.	134,207	4	2

REFUGE ASSURANCE COMPANY (LIMITED)—continued.

ORDINARY BRANCH—continued.

VII.

SUMMARY AND VALUATION of the Policies of the Refuge Assurance Company (Limited),
as at 31st December 1891.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.					VALUATION.			
	Number of Policies.	Sums Assured.	Office Yearly Premiums.		Net Yearly Premiums as Valued.	Value by the HM Table, Interest 3 per Cent.			
			Ordinary.	Extra (not Valued).		Sums Assured.	Office Yearly Ordinary Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES.									
1.—WITH PARTICIPATION IN PROFITS.									
Ordinary Whole Term - - -	3,352	267,700	13,955 18 8	47 15 6	11,069-7	152,026	169,595	133,755	18,371
Endowment Assurances - - -	4,101	295,150	18,945 2 2	32 - 6	14,111-1	190,809	219,716	168,815	26,494
Limited Payments - - - - -	11	1,000	66 10 11	-	50-8	414	414	303	111
Joint Lives - - - - -	266	19,500	1,109 6 5	-	778-9	11,353	14,517	10,155	1,198
Reserves for Extra Premiums payable - - - - -	-	-	-	-	-	-	-	-	40
TOTAL Assurances with Profits - - - - }	7,730	583,350	34,076 18 2	79 16 -	26,010-5	354,102	404,212	308,028	46,114
2.—WITHOUT PARTICIPATION IN PROFITS.									
Ordinary Whole Term - - - -	5,562	292,210	14,312 14 -	18 2 3	12,182-0	169,856	166,601	140,638	29,218
Endowment Assurances - - -	981	40,100	2,244 16 -	3 8 3	1,774-0	25,364	27,292	21,572	3,792
Limited Payments - - - - -	7	250	16 10 11	-	13-6	122	117	104	18
Joint Lives - - - - -	296	14,250	779 14 5	1 11 6	574-9	8,454	9,745	7,147	1,307
Reserve for Extra Premiums payable - - - - -	-	-	-	-	-	-	-	-	12
TOTAL Assurances without Profits - - - - }	6,826	347,810	17,353 15 4	23 2 -	11,545-4	203,796	203,695	169,461	34,347
TOTAL ASSURANCES - - -	14,556	930,160	51,430 13 6	102 18 -	40,555-9	557,898	607,937	477,489	80,461

VALUATION BALANCE SHEET of the Refuge Assurance Company (Limited), as at
31st December 1891.

	£.	s.	d.		£.	s.	d.
Net Liability under Assurance Transactions (as per Summary Statement) - - -	80,461	-	-	Life Assurance Fund (as per Balance Sheet) -	86,895	9	11
Surplus - - - - -	6,434	9	11				
	£.	86,895	9 11		£.	86,895	9 11

VIII.

The time during which a policy must be in force in order to entitle it to share in the profits is one year.

IX.

The results of the valuation :

- (1.) The total amount of profit made by the company is, 6,424 £. 9 s. 11 d.
- (2.) The amount of profit divided among the policy-holders is 5,680 £., the number of policies which participated being 7,730, and their amount 583,350 £.
- (3.) The bonuses allotted for the four years ending 31st December 1891, to participating policies for 100 £. are as follows:—

Age at Entry.	Duration of Policy.	Reversionary addition.	Equivalent deduction from Premium of Life.
		£. s. d.	£. s. d.
20	4 Years* - - }	4 10 -	- 1 6
30		4 10 -	- 1 10
40		4 10 -	- 2 3
50		4 10 -	- 3 9

* No participating policy has been in force for a longer period.

William Proctor, Chairman and Manager.
Henry Adams, } Directors.
Thomas Shutt, }
Robert Moss, Secretary.
James Chathan, Actuary.

REFUGE ASSURANCE COMPANY (LIMITED)—*continued.*ORDINARY BRANCH—*continued.*

(Sixth Schedule.)

I.

PUBLISHED TABLES of Premiums for Assurances for the Whole Term of Life in use on 31st December 1891.

Age next Birthday.	Annual Premiums to Assure 100 £. payable at Death.		Age next Birthday.	Annual Premiums to Assure 100 £. payable at Death.		Age next Birthday.	Annual Premiums to Assure 100 £. payable at Death.	
	With Profits.	Without Profits.		With Profits.	Without Profits.		With Profits.	Without Profits.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.
16	1 14 2	1 10 9	33	2 13 5	2 8 2	50	4 11 9	4 2 8
17	1 15 —	1 11 6	34	2 14 11	2 9 6	51	4 15 9	4 6 2
18	1 15 11	1 12 4	35	2 16 6	2 10 10	52	5 — 1	4 10 —
19	1 16 10	1 13 2	36	2 18 2	2 12 4	53	5 4 9	4 14 2
20	1 17 9	1 14 —	37	3 — —	2 14 —	54	5 9 9	4 18 8
21	1 18 8	1 14 10	38	3 1 10	2 15 9	55	5 15 2	5 3 6
22	1 19 8	1 15 9	39	3 3 9	2 17 6	56	6 1 —	5 8 8
23	2 — 8	1 16 8	40	3 5 9	2 19 3	57	6 7 3	5 14 2
24	2 1 9	1 17 8	41	3 7 9	3 1 —	58	6 13 9	6 — —
25	2 3 —	1 18 9	42	3 9 10	3 2 10	59	7 — 5	6 6 2
26	2 4 3	1 19 10	43	3 12 —	3 4 8	60	7 6 8	6 12 2
27	2 5 6	2 1 —	44	3 14 2	3 6 8	61	7 12 11	6 18 2
28	2 6 9	2 2 2	45	3 16 6	3 8 10	62	7 19 5	7 4 —
29	2 8 —	2 3 4	46	3 19 —	3 11 2	63	8 6 2	7 10 —
30	2 9 3	2 4 6	47	4 1 9	3 13 8	64	8 13 5	7 16 —
31	2 10 7	2 5 8	48	4 4 9	3 16 5	65	9 1 6	8 3 —
32	2 12 —	2 6 11	49	4 8 1	3 19 5			

II. and III.

POLICIES for the Whole Term of Life (with uniform Annual Premiums) in existence on 31st December 1891.

Age next Birthday.	WITH PROFITS.			WITHOUT PROFITS.		
	Amount Assured.	Premiums receivable Annually.		Amount Assured.	Premiums receivable Annually.	
		Ordinary.	Extra.		Ordinary.	Extra.
	£.	£. s. d.	£. s. d.	£.	£. s. d.	£. s. d.
12	— — —	— — —	— — —	25	— 8 8	—
14	— — —	— — —	— — —	75	1 5 5	—
15	— — —	— — —	— — —	200	3 9 4	—
16	— — —	— — —	— — —	275	4 13 3	—
17	200	3 9 7	— — —	525	8 19 4	—
18	700	12 5 8	— — —	825	14 4 5	—
19	700	12 15 6	— — —	1,250	21 15 9	—
20	500	9 5 11	— — —	1,750	30 10 11	—
21	500	9 3 11	— — —	1,200	21 13 1	— 5 3
22	900	17 4 10	— — —	1,075	19 10 9	—
23	1,550	30 15 8	— — —	1,875	35 6 8	— 5 3
24	1,600	32 7 2	— — —	2,600	49 7 11	— 5 3
25	2,700	56 1 2	1 1 —	1,850	35 13 —	—
26	3,700	80 19 4	1 1 —	1,500	29 11 1	—
27	2,900	64 9 2	— — —	2,225	45 15 8	—
28	2,400	53 8 5	— — —	2,525	53 1 8	—
29	3,825	88 19 1	— — —	3,525	75 4 1	—
30	4,500	108 8 —	— — —	3,300	72 17 4	—
31	4,950	121 13 6	2 2 —	3,600	81 3 8	—
32	3,850	96 2 5	— — —	4,100	92 13 2	—

REFUGE ASSURANCE COMPANY (LIMITED)—*continued.*ORDINARY BRANCH—*continued.*II. and III.—*continued.*

Age next Birthday.	WITH PROFITS.			WITHOUT PROFITS.		
	Amount Assured.	Premiums receivable Annually.		Amount Assured.	Premiums receivable Annually.	
		Ordinary.	Extra.		Ordinary.	Extra.
	£.	£. s. d.	£. s. d.	£.	£. s. d.	£. s. d.
33	3,600	92 16 4	- 10 6	5,475	125 9 11	1 6 3
34	4,800	113 6 10	- 10 6	4,050	96 5 10	1 1 -
35	4,950	134 12 8	1 1 -	3,750	92 - -	- 5 3
36	5,050	141 4 11	5 5 -	4,475	109 2 11	- 5 3
37	7,550	217 4 4	1 1 -	5,475	139 11 9	-
38	5,375	158 16 9	- - -	6,100	159 - 1	-
39	6,200	190 4 1	1 1 -	4,625	123 13 -	2 2 -
40	6,250	191 10 8	- - -	6,775	183 1 2	1 6 3
41	5,850	188 4 3	- - -	6,225	174 13 4	- 10 6
42	6,200	205 5 10	1 1 -	5,700	166 9 2	2 2 -
43	5,900	206 8 2	1 1 -	6,025	179 10 4	1 1 -
44	5,425	192 13 10	2 2 -	7,250	220 19 2	1 6 3
45	4,625	170 - -	2 2 -	4,975	157 - 8	-
46	4,250	160 2 8	1 11 6	5,625	185 3 9	-
47	5,425	212 3 6	1 11 6	5,300	185 15 10	-
48	6,250	254 15 7	2 2 -	6,150	219 9 8	1 1 -
49	6,125	252 13 8	2 2 -	6,225	227 11 -	-
50	5,175	221 19 3	- - -	7,200	278 7 8	1 1 -
51	6,850	309 14 -	- 10 6	6,475	266 8 9	1 11 6
52	7,800	364 8 9	- - -	7,500	304 13 5	-
53	8,075	396 11 1	3 13 6	6,650	290 15 9	-
54	7,425	375 14 10	3 3 -	6,025	275 6 2	-
55	6,075	328 7 -	1 1 -	7,500	363 15 -	-
56	5,900	327 2 8	1 1 -	7,650	374 13 7	-
57	5,800	340 9 7	2 2 -	8,775	464 19 4	-
58	5,950	372 11 11	- 10 6	7,100	384 9 3	1 1 -
59	6,000	396 8 7	1 11 6	7,460	429 19 5	1 1 -
60	5,475	369 15 8	- 10 6	8,025	480 11 -	-
61	6,450	458 4 -	- - -	6,775	429 10 3	-
62	8,600	647 14 4	3 3 -	9,100	602 18 9	-
63	8,700	670 2 7	- - -	7,000	475 13 7	-
64	6,025	493 3 -	1 1 -	6,725	492 4 3	-
65	5,725	480 13 4	- - -	7,200	542 16 9	-
66	6,325	561 9 2	- - -	7,850	628 8 5	-
67	5,500	517 10 11	1 1 -	8,000	651 - -	-
68	4,825	479 12 10	1 1 -	7,525	662 13 1	-
69	6,050	651 1 3	- - -	6,475	589 7 -	-
70	3,000	358 10 3	- - -	4,700	463 13 1	-
71	3,200	400 5 1	- - -	4,300	471 1 8	- 5 3
72	2,025	277 15 2	- - -	3,450	373 3 9	-
73	1,050	143 9 3	- - -	1,500	185 13 11	-
74	450	62 4 -	- - -	850	111 12 10	-
75	350	56 - -	- - -	400	53 17 10	-
76	100	15 - 10	- - -	400	61 - 3	-
77	- - -	- - -	- - -	150	26 5 2	-
78	- - -	- - -	- - -	550	81 15 4	-
79	- - -	- - -	- - -	325	42 10 -	-
80	- - -	- - -	- - -	50	6 18 -	-
81	- - -	- - -	- - -	25	4 8 -	-
TOTAL £.	267,700	13,955 18 8	47 15 6	292,210	14,312 14 -	18 2 3

REFUGE ASSURANCE COMPANY (LIMITED)—*continued.*ORDINARY BRANCH—*continued.*

IV., V., and VI.

POLICIES other than Whole Life Policies (with Uniform Annual Premiums) in existence on 31st December 1891.

CLASS OF ASSURANCE.	Amount Assured.	Premiums receivable Annually.		Total Premiums Received.
		Ordinary.	Extra.	
WITH PROFITS.				
	£.	£. s. d.	£. s. d.	£. s. d.
Endowment Assurances - - - -	295,150	18,945 2 2	32 - 6	34,844 7 3
Limited Payments - - - - -	1,000	66 10 11	- - -	137 6 2
Joint Lives - - - - -	19,500	1,109 6 5	- - -	2,024 6 7
	£.	315,650	20,120 19 6	36,806 - -
WITHOUT PROFITS.				
Endowment Assurances - - - -	40,100	2,244 16 -	3 8 3	4,953 14 2
Limited Payments - - - - -	250	16 10 11	- - -	30 8 11
Joint Lives - - - - -	14,250	779 14 5	1 11 6	2,493 16 3
	£.	54,600	3,041 1 4	7,477 19 4

VII. and VIII.

No annuities have been granted by the company.

IX.

The average rate of interest at which the Life Assurance Fund of the Company was invested at the close of each year during the period ending 31st December 1891 was as follows:—

	£. s. d.
1888 - - - - -	4 4 2
1889 - - - - -	3 15 8
1890 - - - - -	3 16 8
1891 - - - - -	3 14 9

The average rate of interest yielded during the four years by the whole funds, whether invested or uninvested, was 3*l.* 4*s.* 10*d.* per cent. per annum.

X.

After three years' premiums have been paid, the minimum surrender value allowed is 40 per cent. of the premiums paid in the case of participating policies on which no bonus has been surrendered for reduction of premium, and 25 per cent. in the case of non-participating policies.

(Note.)

The company transacts no business at other than European rates, and does not issue policies on unhealthy lives.

William Proctor, Chairman and Manager.
Henry Adams, } Directors.
Thomas Shutt, {
Robert Moss, Secretary.
James Chatham, Actuary.

REFUGE ASSURANCE COMPANY (LIMITED)—*continued.*

INDUSTRIAL BRANCH.

(Fifth Schedule.)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Refuge Assurance Company (Limited), made by the Actuary.

I.

The date to which the valuation is made is 31st December 1891.

II.

The principles upon which the valuation is made are not defined by the Articles of Association. The method of valuation was determined by the Board of Directors, and consists in adopting one uniform system of valuing the policies, each class having been arranged into groups according to attained ages, and the probable value of the gross amount assured on each group estimated. The office premiums were dealt with in like manner. Policies on lives under 10 have not been valued. For groups producing negative results these results were rejected by writing down the value of the reduced premiums to that of the sums assured.

III.

The tables used in the valuation are the English No. 3 Table of Mortality for Life Contracts; and for sick policies the Sickness Experience of the Manchester Unity, 1870, in combination with the English No. 3 Table of Mortality.

IV.

The rate of interest assumed in the valuation has been three per cent.

V.

The proportion of the annual premium income reserved as a provision for future expenses and profits was 50 per cent. for the life assurances on Tables 1, 3, and 6, and 40 per cent. on Tables 2, 4, and 5, and 50 per cent. for the sickness assurance policies; with such additional reductions under Tables 1, 2, and 3, as stated in Answer II.

VI.

CONSOLIDATED REVENUE ACCOUNT (SICKNESS BRANCH) for Five Years, commencing 1st January 1887, and ending 31st December 1891.

	£.	s.	d.		£.	s.	d.
Premiums (no Re-assurance) - - -	472	7	9	Claims under Sick Policies (no Re-assurance)	887	18	1
Amount transferred from Life Assurance Account - - -	441	6	9	Commissions - - -	25	16	5
£.	913	14	6	£.	913	14	6

CONSOLIDATED REVENUE ACCOUNT (LIFE BRANCH) for Five Years, commencing 1st January 1887, and ending 31st December 1891.

	£.	s.	d.		£.	s.	d.
Amount of Funds, 1st January 1887, the beginning of the period - - -	153,726	15	-	Claims under Life Policies (after deductions of Sums re-assured) - - -	1,157,605	19	7½
Premiums (after deduction of Re-assurance Premiums) - - -	2,670,485	9	2½	Agents' Commissions - - -	570,006	3	6½
Rents and Interests - - -	38,203	11	10	Management Expenses: Salaries: Superintendents, Agents, &c. - - -	273,146	15	4
Calls on Shares - - -	50,000	-	-	New Business: Special Charges for Procuration - - -	394,665	4	-
				Directors' Fees - - -	7,522	4	-
				Clerks' Salaries - - -	36,248	2	3
				Valuation Expenses - - -	548	14	-
				Printing and Stationery - - -	21,537	10	10
				Policy Stamps - - -	18,105	5	1
				Rents, Rates, and Taxes - - -	25,177	9	6
				Postage, Parcels, &c. - - -	11,275	12	4½
				Incidental Expenses - - -	1,371	11	-½
				Travelling Expenses - - -	16,869	1	-½
				Solicitors' Fees - - -	1,153	11	10
				Medical Fees - - -	8,353	5	2½
					815,974	6	6
				Returned Premiums - - -	3,607	13	2½
				Dividend to Shareholders - - -	12,500	-	-
				Bad Debts written off - - -	307	6	11
				Depreciation of Furniture - - -	100	-	-
				Amount transferred to Sick Assurance Account - - -	441	6	9
				Amount transferred to Ordinary Branch - - -	10,204	-	10
				Amount of Funds on 31st December 1891, at the end of the period, as per Schedule - - -	341,668	18	8
£.	2,912,415	16	-¾	£.	2,912,415	16	-¾

REFUGE ASSURANCE COMPANY (LIMITED)—*continued.*INDUSTRIAL BRANCH—*continued.*

VII.

SUMMARY AND VALUATION of the Policies of the Refuge Assurance Company (Limited),
as at the 31st day of December 1891.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.			VALUATION.			
				Value Life Policies by the English No. 3 Table, Interest 3 per cent. Sick Policies by the Sickness Experience of the Manchester Unity, 1870, combined with the English No. 3 Table.			
	Number of Policies.	Sums Assured.	Yearly Office Premiums.	Sums Assured.	Office Yearly Premiums.	*Reduced Yearly Premiums.	Net Liability.
ALL WITHOUT PARTICIPATION IN PROFITS.		£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Tables 1, 2, and 3.—For Whole Term of Life †	1,197,774	10,282,272 10 4½	640,272 12 10	4,322,513 - -	7,948,345 - -	4,169,141 - -	163,372 - -
Table 4.—Endowment Assurances - -	6,200	100,981 - 6½	9,946 14 8	72,423 - -	108,291 - -	64,975 - -	7,448 - -
Table 5.—Whole Life Limited Payments -	124	3,002 8 6	267 9 6	1,171 - -	2,073 - -	1,036 - -	135 - -
Table 6.—Joint Lives - - - - -	22,289	366,804 3 -	27,840 6 3	107,687 - -	388,156 - -	191,978 - -	6,109 - -
Sick - - - - -	45	‡ 18 - -	46 3 -	727 - -	942 - -	471 - -	256 - -
TOTAL of the Results - - -	1,226,432	10,762,078 2 5	678,373 6 3	4,594,521 - -	8,442,807 - -	4,417,201 - -	177,320 - -

* The figures in this column show the Office Yearly Premium, after deducting the proportion reserved as a provision for future expenses and profits, as appears in Answer 5 of the Fifth Schedule.

† Excluding assurances on lives under 10 years. (See Answer 2.) ‡ Weekly.

VALUATION BALANCE SHEET of the Refuge Assurance Company (Limited), as at the
31st day of December 1891.

	£. s. d.		£. s. d.
Net Liability under Assurance Transactions, as per Summary Statement provided in Schedule V. - - - - -	177,320 - -	Life Assurance Fund, as per Balance Sheet under Schedule IV. - - - - -	241,668 18 8
Surplus - - - - -	64,348 18 8		
£. 241,668 18 8		£. 241,668 18 8	

VIII.

No profits are divided amongst the policyholders, the whole of the policies being issued without participation in profits.

IX.

The total amount of the profit made by the company in the Industrial Branch is 64,348*l.* 18*s.* 8*d.* The profit brought forward from the previous valuation in the Ordinary and Industrial Branches together was 65,242*l.* 15*s.*

William Proctor, Chairman and Manager.
Henry Adams, } Directors.
Thomas Shutt, }
Robert Moss, Secretary.
Tho. Josh. C. L. Boardman, Actuary.

REFUGE ASSURANCE COMPANY (LIMITED)—*continued.*INDUSTRIAL BRANCH—*continued.*

(Sixth Schedule.)

Statement of the LIFE ASSURANCE BUSINESS of the Refuge Assurance Company (Limited), on the 31st day of December 1891.

I.

THE following are the Published Tables of Premiums for Assurance for the Whole Term of Life, which were in use at the date above mentioned.

TABLE NO. 1.—ADULT.

WEEKLY PREMIUMS for Assurance of the under-mentioned Amounts, payable at death, if in full benefit.

Age next Birthday.	One Penny.	Two Pence.	Four Pence.	Six Pence.	Age next Birthday.	One Penny.	Two Pence.	Four Pence.	Six Pence.
	£. s.	£. s.	£. s.	£. s.		£. s.	£. s.	£. s.	£. s.
11	10 —	20 —	—	—	46	3 11	7 2	14 4	21 6
12	9 18	19 16	—	—	47	3 8	6 16	13 12	20 8
13	9 17	19 14	—	—	48	3 6	6 12	13 4	19 16
14	9 16	19 12	—	—	49	3 3	6 6	12 12	18 18
15	9 12	19 4	—	—	50	3 —	6 —	12 —	18 —
16	9 7	18 14	37 8	56 2	51	2 18	5 16	11 12	17 8
17	9 2	18 4	36 8	54 12	52	2 16	5 12	11 4	16 16
18	8 17	17 14	35 8	53 2	53	2 14	5 8	10 16	16 4
19	8 12	17 4	34 8	51 12	54	2 11	5 2	10 4	15 6
20	8 7	16 14	33 8	50 2	55	2 9	4 18	9 16	14 14
21	8 2	16 4	32 8	48 12	56	2 7	4 14	9 8	14 2
22	7 17	15 14	31 8	47 2	57	2 5	4 10	9 —	13 10
23	7 12	15 4	30 8	45 12	58	2 3	4 6	8 12	12 18
24	7 7	14 14	29 8	44 2	59	2 —	4 —	8 —	12 —
25	7 3	14 6	28 12	42 18	60	1 18	3 16	7 12	11 8
26	6 19	13 18	27 16	41 14	61	1 17	3 14	7 8	11 2
27	6 15	13 10	27 —	40 10	62	1 15	3 10	7 —	10 10
28	6 11	13 2	26 4	39 6	63	1 13	3 6	6 12	9 18
29	6 7	12 14	25 8	38 2	64	1 11	3 2	6 4	9 6
30	6 3	12 6	24 12	36 18	65	1 10	3 —	6 —	9 —
31	5 19	11 18	23 16	35 14	66	1 8	2 16	5 12	8 8
32	5 15	11 10	23 —	34 10	67	1 6	2 12	5 4	7 16
33	5 11	11 2	22 4	33 6	68	1 4	2 8	4 16	7 4
34	5 7	10 14	21 8	32 2	69	1 3	2 6	4 12	6 18
35	5 4	10 8	20 16	31 4	70	1 2	2 4	4 8	6 12
36	5 —	10 2	20 4	30 6	71	1 1	2 2	4 4	6 6
37	4 17	9 14	19 8	29 2	72	— 19	1 18	3 16	5 14
38	4 14	9 8	18 16	28 4	73	— 18	1 16	3 12	5 8
39	4 11	9 2	18 4	27 6	74	— 17	1 14	3 8	5 2
40	4 8	8 16	17 12	26 8	75	— 16	1 12	3 4	4 16
41	4 5	8 10	17 —	25 10	76	— 15	1 10	3 —	4 10
42	4 2	8 4	16 8	24 12	77	— 14	1 8	2 16	4 4
43	3 19	7 18	15 16	23 14	78	— 13	1 6	2 12	3 18
44	3 16	7 12	15 4	22 16	79	— 13	1 6	2 12	3 18
45	3 14	7 8	14 16	22 4	80	— 12	1 4	2 8	3 12

REFUGE ASSURANCE COMPANY (LIMITED)—continued.

INDUSTRIAL BRANCH—continued.

TABLE NO. 2.—MIDDLE CLASS ADULT.

WEEKLY PREMIUMS for Assurance of 100 £, 50 £, or 25 £, payable at death, if in full benefit.

Age next Birthday.	100 £.	50 £.	25 £.	Age next Birthday.	100 £.	50 £.	25 £.	Age next Birthday.	100 £.	50 £.	25 £.
	<i>s. d.</i>	<i>s. d.</i>	<i>s. d.</i>		<i>s. d.</i>	<i>s. d.</i>	<i>s. d.</i>		<i>s. d.</i>	<i>s. d.</i>	<i>s. d.</i>
15	- 10	- 5	- 2½	34	1 3	- 7½	- 4	53	2 5	1 2½	- 8
16	- 10	- 5	- 2½	35	1 4	- 8	- 4½	54	2 6	1 3	- 8
17	- 10	- 5	- 2½	36	1 5	- 8½	- 4½	55	2 7	1 3½	- 8½
18	- 10	- 5	- 2½	37	1 5	- 8½	- 4½	56	2 9	1 4½	- 9
19	- 10	- 5	- 2½	38	1 5	- 8½	- 4½	57	2 11	1 5½	- 9½
20	- 11	- 5½	- 3	39	1 6	- 9	- 5	58	3 2	1 7	- 10
21	- 11	- 5½	- 3	40	1 7	- 9½	- 5	59	3 4	1 8	- 10½
22	- 11	- 5½	- 3	41	1 8	- 10	- 5½	60	3 8	1 10	- 11½
23	- 11	- 5½	- 3	42	1 8	- 10	- 5½	61	4 -	2 -	1 -½
24	1 -	- 6	- 3½	43	1 8	- 10	- 5½	62	4 4	2 2	1 2
25	1 -	- 6	- 3½	44	1 9	- 10½	- 5½	63	4 8	2 4	1 3
26	1 1	- 6½	- 3½	45	1 9	- 10½	- 5½	64	5 -	2 6	1 4
27	1 1	- 6½	- 3½	46	1 10	- 11	- 6	65	5 4	2 8	1 5
28	1 1	- 6½	- 3½	47	1 11	- 11½	- 6	66	5 8	2 10	1 6
29	1 1	- 6½	- 3½	48	1 11	- 11½	- 6	67	6 -	3 -	1 7
30	1 2	- 7	- 4	49	2 -	1 -	- 6½	68	6 4	3 2	1 8
31	1 2	- 7	- 4	50	2 1	1 -½	- 6½	69	6 8	3 4	1 9
32	1 2	- 7	- 4	51	2 3	1 1½	- 7	70	7 -	3 6	1 10
33	1 3	- 7½	- 4	52	2 4	1 2	- 7½				

CONDITIONS OF ASSURANCE.

All policies issued under the adult tables are subject to the following conditions :

Immediate quarter benefit if the assured should die within six calendar months from date of policy. Half benefit if the assured dies after six but within twelve calendar months. Full benefit if assured dies after twelve calendar months from date of policy. In the event of the death of the assured through accident occurring after the delivery of the policy, the full amount assured will immediately become payable.

Under the infantile table, three calendar months' payments must be made for three months' benefit, six calendar months for six months' benefit, and twelve calendar months' payments for twelve months' benefit. If the child should die within three calendar months from date of policy no amount will be payable.

TABLE NO. 3.—INFANTILE.

Sums payable for a Premium of ONE PENNY weekly. No higher Premium will be taken.

Age next Birthday.	Amount payable if the Child should die after the Policy has been issued for											
	Three Calendar Months.	Six Calendar Months.	One Year.	Two Years.	Three Years.	Four Years.	Five Years.	Six Years.	Seven Years.	Eight Years.	Nine Years.	Ten Years.
	<i>£. s.</i>	<i>£. s.</i>	<i>£. s.</i>	<i>£. s.</i>	<i>£. s.</i>	<i>£. s.</i>	<i>£. s.</i>	<i>£. s.</i>	<i>£. s.</i>	<i>£. s.</i>	<i>£. s.</i>	<i>£. s.</i>
1	1 10	2 10	3 -	3 10	4 -	4 10	5 -	6 -	7 -	8 -	9 -	10 -
2	1 15	3 -	3 10	4 -	4 10	5 -	6 -	7 -	8 -	9 -	10 -	-
3	2 -	3 10	4 -	4 10	5 -	6 -	7 -	8 -	9 -	10 -	-	-
4	2 5	4 -	4 10	5 -	6 -	7 -	8 -	9 -	10 -	-	-	-
5	2 10	4 10	5 -	6 -	7 -	8 -	9 -	10 -	-	-	-	-
6	3 -	5 -	6 -	7 -	8 -	9 -	10 -	-	-	-	-	-
7	3 10	5 -	7 -	8 -	9 -	10 -	-	-	-	-	-	-
8	4 -	5 -	8 -	9 -	10 -	-	-	-	-	-	-	-
9	4 10	5 -	9 -	10 -	-	-	-	-	-	-	-	-
10	5 -	5 -	10 -	-	-	-	-	-	-	-	-	-

REFUGE ASSURANCE COMPANY (LIMITED)—*continued.*INDUSTRIAL BRANCH—*continued.*

II. and III.

The following shows the total amount assured on lives for the whole term of life which were in existence on the 31st day of December 1891 (the whole of the assurance being without profits).

TABLES 1 and 3.

AGES.	Number of Policies.	Weekly Premium.	Sum Assured.	AGES.	Number of Policies.	Weekly Premium.	Sum Assured.
		<i>s. d.</i>	<i>£. s. d.</i>			<i>s. d.</i>	<i>£. s. d.</i>
1	32,578	2,651 9	72,762 19 7	47	9,037	2,031 1	73,497 14 1½
2	32,987	2,607 7½	93,584 16 6	48	10,362	2,365 2½	84,332 6 6
3	32,123	2,515 3	101,795 18 7½	49	9,370	2,311 2½	78,866 18 -
4	30,090	2,384 6	110,056 2 10	50	15,665	3,811 2½	126,179 7 1
5	29,015	2,361 7	110,061 17 11	51	9,818	2,504 7½	73,826 15 9
6	28,127	2,305 11½	134,702 6 2	52	10,541	2,744 9½	78,595 8 4
7	27,154	2,230 9	141,458 - 6	53	10,993	2,960 1½	81,909 18 -
8	26,092	2,132 11½	143,380 15 4	54	11,453	3,113 2	84,110 2 1
9	25,149	2,024 9½	143,594 5 10	55	11,342	3,236 3½	84,879 8 5
10	24,930	2,000 -½	158,661 17 6	56	11,094	3,360 9	80,670 3 2
11	45,894	3,700 8½	398,650 2 10	57	9,889	2,992 7½	70,117 18 6
12	38,081	3,115 5½	332,111 4 2	58	10,379	3,253 4½	72,245 18 -½
13	35,046	2,923 3½	304,869 - -½	59	9,884	3,213 2½	67,444 15 9
14	32,872	2,786 9	291,130 1 9½	60	14,388	4,876 9	102,474 19 4
15	29,242	2,537 1	261,903 9 4½	61	10,612	3,914 8½	75,378 10 11
16	25,189	2,288 7½	232,252 11 7½	62	11,110	4,174 10	73,691 14 5
17	23,027	2,081 2½	206,353 6 3½	63	10,429	4,062 4½	70,785 8 3
18	20,515	1,937 5	187,407 13 7	64	10,515	4,377 11	70,026 1 8½
19	18,408	1,808 5½	172,043 14 10	65	10,699	4,527 3½	69,450 15 2
20	18,008	1,918 1½	175,526 13 6	66	8,657	3,930 2	56,115 17 -
21	16,703	1,890 11½	163,252 3 10	67	8,169	3,650 10	48,226 13 8
22	15,566	1,830 6½	154,758 13 6½	68	7,513	3,422 6	42,514 9 4
23	14,671	1,862 5½	145,667 13 7	69	6,124	2,930 4	34,753 15 8
24	13,742	1,713 -	136,215 2 4	70	8,004	4,041 7½	45,169 4 4
25	12,796	1,656 3	128,885 19 -½	71	5,967	3,161 -	32,761 3 8
26	11,205	1,481 11	109,566 18 6½	72	5,084	2,893 9	27,681 17 7½
27	10,325	1,376 9	100,803 1 1½	73	4,557	2,626 1½	23,697 3 9
28	10,487	1,442 11	98,142 19 3½	74	4,349	2,640 3	23,387 11 8½
29	9,199	1,255 6½	86,307 18 10½	75	3,278	2,051 3½	16,735 2 11
30	10,447	1,510 5½	99,522 10 4½	76	2,977	1,957 9½	14,891 19 4
31	8,507	1,266 2½	79,230 4 9	77	2,075	1,378 7	9,881 11 3
32	7,992	1,219 4½	72,878 3 4	78	1,600	1,119 6	7,518 19 1
33	7,417	1,166 5½	66,924 - 6½	79	1,226	901 10	6,258 16 3
34	7,794	1,260 4½	70,018 2 1½	80	1,252	889 2	5,541 3 6
35	8,089	1,315 3½	72,287 3 7	81	371	331 2	1,715 7 -
36	8,416	1,390 5½	71,820 18 1½	82	379	339 6	1,739 12 -
37	7,186	1,222 -	61,001 5 8½	83	249	204 2	1,068 2 3
38	8,029	1,376 1½	67,863 3 5	84	180	158 1	782 7 -
39	7,947	1,414 3½	68,057 2 11½	85	120	128 4	562 4 6
40	11,248	2,066 10½	95,214 11 10	86	51	51 -	266 19 -
41	8,524	1,633 3½	70,563 15 5	87	36	47 10	220 - -
42	9,110	1,749 5	73,364 7 5	88	12	15 -	65 17 -
43	8,831	1,762 9½	74,895 12 9	89	4	4 6	8 17 -
44	8,714	1,785 10	72,179 18 2	90	2	2 -	10 - -
45	10,503	2,204 8	89,367 6 6				
46	9,933	2,207 3½	81,608 - 1½				
					1,118,224	192,141 7½	8,102,802 14 6

Annual Premium - - - - £. 499,568. 5. 7.

REFUGE ASSURANCE COMPANY (LIMITED)—*continued.*INDUSTRIAL BRANCH—*continued.*

TABLE 2.

AGES.	Number of Policies.	Weekly Premium.	Sum Assured.	AGES.	Number of Policies.	Weekly Premium.	Sum Assured.
		<i>s. d.</i>	<i>£. s. d.</i>			<i>s. d.</i>	<i>£. s. d.</i>
1	—	—	—	47	1,611	1,066 9½	46,036 11 6
2	—	—	—	48	1,978	1,304 8½	55,775 8 1
3	—	—	—	49	1,947	1,449 7½	39,496 3 —
4	—	—	—	50	3,038	2,241 —	89,019 17 6
5	—	—	—				
6	—	—	—	51	2,113	1,667 —½	61,314 12 6
7	—	—	—	52	1,881	1,666 10½	57,333 15 2
8	—	—	—	53	1,533	1,441 3½	49,654 19 5
9	—	—	—	54	1,772	1,611 5	57,578 3 —
10	1	— 2½	25 — —	55	1,695	1,629 10	58,741 — —
				56	1,534	1,562 9½	47,042 14 2
11	547	115 2½	7,616 5 —	57	1,325	1,497 8½	43,896 5 —
12	535	112 4	8,359 5 —	58	1,248	1,394 6	38,411 10 —
13	639	135 1	10,910 15 —	59	1,231	1,437 —	36,874 15 6
14	834	178 11½	15,686 8 —	60	1,381	1,741 7½	41,641 10 —
15	1,611	350 4	33,232 2 —				
16	1,410	315 4½	28,858 17 —	61	1,085	1,447 9	31,533 13 —
17	1,565	345 9	31,389 9 —	62	715	1,121 5	22,445 19 —
18	1,619	367 3½	32,853 16 —	63	699	1,118 1	20,190 5 —
19	2,088	479 5	42,542 9 —	64	595	1,071 8	18,564 9 —
20	1,249	355 5	27,075 17 9	65	489	916 11	14,783 15 6
				66	436	871 10	13,320 — 8
21	1,583	450 9	33,490 7 —	67	417	856 —	13,033 3 —
22	1,743	457 3½	39,708 12 6	68	427	892 —	12,313 4 —
23	2,103	620 9½	47,911 17 —	69	363	832 5½	10,924 7 6
24	1,455	528 3	36,890 9 6	70	432	1,000 3½	12,434 14 —
25	1,680	625 10½	44,970 6 3				
26	1,438	553 9½	36,284 7 —	71	172	463 4½	5,518 19 —
27	1,554	594 11½	41,912 17 8	72	135	393 2	4,320 1 —
28	1,640	628 5½	42,352 17 9	73	109	339 5	3,587 10 —
29	1,861	757 11	50,572 9 6	74	85	251 10	2,438 15 —
30	1,162	522 —	33,834 13 —	75	54	162 1	1,593 — —
				76	34	125 11	1,218 15 —
31	1,149	526 1½	35,077 18 —	77	32	119 4	1,010 9 —
32	1,225	568 4	37,899 2 6	78	26	108 10½	893 15 —
33	1,145	537 9½	34,724 1 6	79	7	25 4	225 — —
34	1,314	609 4	38,093 15 —½	80	10	42 —	326 3 —
35	1,093	577 11½	34,893 4 6				
36	1,035	544 4½	30,906 16 6	81	1	6 6	50 — —
37	1,167	602 3½	34,318 1 5	82	1	3 5	25 — —
38	1,442	753 3½	43,427 19 —	83	—	—	—
39	1,002	609 8	33,850 4 —	84	1	3 7	25 — —
40	1,382	801 5	40,892 4 —	85	—	—	—
				86	—	—	—
41	1,033	662 —½	31,653 3 6	87	—	—	—
42	1,167	727 7	35,223 10 3	88	—	—	—
43	1,419	929 9	45,340 5 5	89	—	—	—
44	1,445	918 —¾	42,843 13 —	90	—	—	—
45	1,894	1,186 10½	55,024 17 10				
46	1,709	1,153 2½	49,628 16 —				
					79,550	54,117 —¾	2,179,469 15 10½

Annual Premium - - - - £. 140,704. 7. 3.

REFUGE ASSURANCE COMPANY (LIMITED)—*continued.*INDUSTRIAL BRANCH—*continued.*

SUMMARY.

Tables.	Number of Policies.	Sum Assured.	Yearly Office Premium.
		£. s. d.	£. s. d.
Tables 1 and 3 - - - - -	1,118,224	8,102,802 14 6	499,568 5 7
Table 2 - - - - -	79,550	2,179,469 15 10½	140,704 7 3
TOTAL of Results - - -	1,197,774	10,282,272 10 4½	640,272 12 10

The company have not any policy showing an abatement in premium made by the application of bonus, as appears by the preceding statement.

IV., V., and VI.

Description of Assurance.	Sum Assured.	Yearly Office Premiums.	Total Premiums Received.
	£. s. d.	£. s. d.	£. s. d.
Table 4.—Endowment Assurances - - -	109,981 - 6½	9,946 14 8	24,839 15 -
Table 5.—Whole Life Limited Payments -	3,002 8 6	267 9 6	495 2 1
Table 6.—Joint - - - - -	366,804 3 -	27,840 6 3	91,947 18 -
Sick - - - - -	*18 - -	46 13 -	381 - 9½

* Weekly.

VII. and VIII.

The company have granted no annuities.

IX.

The following is the average rate of interest at which the life assurance fund of the company was invested at the close of each year during the period since the last investigation:—

	£. s. d.	per cent.
1887 - - - - -	3 11 -	
1888 - - - - -	3 5 6	„
1889 - - - - -	3 1 6	„
1890 - - - - -	3 3 6	„
1891 - - - - -	3 - -	„

X.

Policies have no surrender value

(Note.)

The company transact no business at other than European rates, and do not issue policies on unhealthy lives.

William Proctor, Chairman and Manager.
Henry Adams, } Directors.
Thomas Shutt, }
Robert Moss, Secretary.
Tho. Josh. C. L. Bordman, Actuary.

UNITED KENT LIFE ASSURANCE AND ANNUITY INSTITUTION OR COMPANY (LIMITED).

(First and Second Schedules.)

REVENUE ACCOUNT

Of the United Kent Life Assurance and Annuity Institution or Company (Limited), for the Year ending 25th March 1892.

SHAREHOLDERS.		£.	s.	d.	£.	s.	d.	SHAREHOLDERS.		£.	s.	d.	£.	s.	d.
Amount of Shareholders' Funds at the beginning of the Year - - - -		186,682	3	1				Income Tax - - - - -		-	-	-	139	8	2
Interest and Dividends - - - -		-	-	-	*5,557	1	10	Dividends to Shareholders - - - -		-	-	-	7,000	-	-
		136,652	3	1	5,557	1	10	Amount of the Shareholders' Funds at the end of the Year, as per Second Schedule		135,099	16	9	135,099	16	9
ASSURERS.								ASSURERS.							
Amount of Assurance Fund at the beginning of the Year - - - -		415,316	6	8				Claims under Policies, after deduction of Sums re-assured - - - -		-	-	-	22,979	19	-
Premiums - - - - -		-	-	-	29,729	15	1	Surrenders - - - - -		-	-	-	482	17	-
Consideration for Annuities granted - - - -		-	-	-	2,775	10	10	Annuities - - - - -		-	-	-	4,338	7	11
Interest, Dividends, and Rents - - - -		-	-	-	*18,485	-	6	Commission - - - - -		-	-	-	1,721	8	5
Fees for Notices of Assignment - - - -		-	-	-	16	-	-	Expenses of Management - - - -		-	-	-	3,036	2	9
Amount of Funds at the beginning of the Year - - - -					551,998	9	9	Income Tax - - - - -		-	-	-	364	16	5
(No separate Accounts for Annuities.)								Difference on realisation of Investments -		-	-	-	386	2	-
								Bad Debts - - - - -		-	-	-	11	5	9
								Amount of Assurance Fund at the end of the Year - - - -		433,001	13	10			
								Amount of Funds at the end of the Year, as per Second Schedule - - - -					568,101	10	7
		£.			608,561	18	-			£.			608,561	18	-

* Total Interest, Dividends, and Rents, as above, 24,042 l. 2 s. 4 d.

BALANCE SHEET

Of the United Kent Life Assurance and Annuity Institution or Company (Limited), on the 25th March 1892.

LIABILITIES.		£.	s.	d.	£.	s.	d.	ASSETS.		£.	s.	d.
SHAREHOLDERS.								SHAREHOLDERS.				
Shareholders' Capital paid up - - -		100,000	-	-				Mortgages on Property within the United Kingdom - -		122,897	10	-
Ditto Accumulated Fund - - -		35,099	16	9				Railway Preference Stock - - - - -		5,436	1	9
								Interest accrued but not due - - - - -		1,751	7	4
Shareholders' Funds - - - - -		135,099	16	9				Cash:				
								In hand and on Current Account - - -		14	17	8
								On Deposit - - - - -		5,000	-	-
										5,014	17	■
ASSURERS.								ASSURERS.				
Assurance Fund - - - - -		433,001	13	10				Mortgages on Property within the United Kingdom - -		307,757	16	7
Agency Accounts outstanding - - -		-	-	-	3	-	11	Loans on the Company's Policies - - - -		16,105	5	4
Total Funds, as per First Schedule - -					568,101	10	7	Investments:				
Claims admitted but not paid - - -					8,180	-	-	Railway and other Debentures and Debenture Stocks -		80,083	11	7
								Freehold Ground Rents - - - - -		20,001	6	6
								Outstanding Interest - - - - -		166	6	-
								Interest accrued but not due - - - -		5,179	10	4
								Agents' Balances - - - - -		3	9	8
								Annuity Policy Stamps - - - - -		40	7	6
								Cash:				
								On Deposit - - - - -		9,000	-	-
								In hand and on Current Account - - -		2,837	1	3
										11,837	1	3
		£.			576,284	11	6			£.		
										576,284	11	6

Charles J. Plumtre, Chairman.
T. G. Peckham, Director.
George Marsham, Director.
W. L. Seyfang, Secretary and General Manager,
(Principal Officer.)

UNITED KENT LIFE ASSURANCE AND ANNUITY INSTITUTION—*continued.*

(Fifth Schedule.)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the United Kent Life Assurance and Annuity Institution or Company (Limited), made by the Actuary.

I.

25th March 1892.

II.

The estimate of liabilities for whole term participating policies is made by multiplying the premium actually payable into the annuity corresponding with the gross premium at the advanced age, according to the data of the premiums charged by the office, and deducting the amount from the gross single premium, same data, at the advanced age, for original assurance and bonuses. For the participating endowment policies, Hardy's table has been used; those on the eve of maturity according to the months to run. For non-participating whole term policies, the difference between actual and advanced age office premium has been multiplied into the H² (*) Institute Annuities. For other participating and non-participating risks (short period, endowment, joint life, and survivorships) various data have been had recourse to, and on the aggregate an augmentation of 10 per cent. has been made. The annuities have been valued by Davies's Equitable Experience, 3 per cent. for males, and 2½ per cent. for females, save those over 79, for which the Government granting rate (5·5125 years purchase) has been taken. The distribution to the participating assurances of four-fifths of the assets in excess of the liabilities is made to each in the proportion that its excess of premium paid at compound interest over liability may bear to the aggregate of such surplus contributions; but the allotments so determined, instead of being paid over to the assured, are added to the assurances in equivalent reversionary sums or applied in equivalent reductions of future premiums. These principles were adopted by a resolution of the directors, on the advice of Mr. Charles Ansell, Actuary of the Atlas Office, in 1832, and the comparative equity of the mode induces its retention. The system of valuation has been confirmed by the President of the Institute of Actuaries (Mr. Augustus Hendriks, F.I.A., F.S.S.), who reported as follows, viz.:—"One of the most searching tests of the sufficiency of the reserves of any life company is to value by the Institute of Actuaries H² Table, reckoning interest at 3 per cent. and valuing the net premiums only. I find that the estimated liability by your system of valuation is actually in excess of that which would be shown by an Institute of Actuaries' Table valuation upon the foregoing conditions, and this fact may be taken as further proof of the fulness of your reserves."

III.

See Answer to Question II.

IV.

Three per cent., except for annuities on female lives, in which cases the rate was 2½ per cent.

V.

No proportion of the premium income is separated for expenses. In adopting the premiums it was computed that they would be adequate to the expenses and risks, and the results of the periodical valuations of liabilities since the establishment of the Institution in 1824 have shown the sufficiency of those premiums hitherto.

VI.

CONSOLIDATED REVENUE ACCOUNT of the United Kent Life Assurance and Annuity Institution or Company (Limited), for Five Years, commencing 26th March 1887, and ending 25th March 1892.

	£.	s.	d.		£.	s.	d.
Amount of Funds on the 26th March 1887, the beginning of the quinquennial period - - - -	511,695	12	4	Claims under Policies (after deduction of Sums Re-assured - - - -	123,632	19	-
Premiums (after deduction of Re-assurance Premiums) - - - -	136,137	9	-	Surrenders - - - - -	6,157	3	8
Consideration for Annuities granted -	15,984	10	2	Annuities - - - - -	20,083	8	1
Interest, Dividends, and Rents - -	112,925	15	6	Commission - - - - -	7,747	5	5
Fees for the acceptance of notices of assignment, and for certificates of the ownership of missing shares -	88	-	-	Expenses of Management - - -	12,329	9	3
				Income Tax - - - - -	2,554	15	7
				Dividends to Shareholders - - -	35,000	-	-
				Difference in value of Stock Investments - - - - -	1,213	8	10
				Bad Debts - - - - -	11	5	9
				Amount of Funds on the 28th March 1892, as per First Schedule - -	568,101	10	7
£.	776,831	7	-	£.	776,831	7	-

UNITED KENT LIFE ASSURANCE AND ANNUITY INSTITUTION—continued.

VII.

SUMMARY AND VALUATION of the Policies of the United Kent Life Assurance and Annuity Institution or Company (Limited), at 25th March 1892.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.						
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums if ascertained.	Value by Gross Premium Mortality 3 per Cent. except as specified in Answers III. and IV.						
					Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums if computed.	Net Liability.			
ASSURANCES.		£.	s.	d.	£.	s.	d.	£.	s.	d.	
WITH PARTICIPATION IN PROFITS.					£.	s.	d.	£.	s.	d.	
For the Whole Term of Life -	1,396	858,843	-	-	21,613	19	10			288,175 6 4	
Payable at death or on attainment of a given Age -	408	127,076	-	-	4,525	4	10			35,430 - -	
Joint Lives - - - -	4	2,600	-	-	142	5	7			349 - -	
TOTAL Assurances with Profits - - - }	1,808	988,519	-	-	26,281	10	3			323,954 6 4	
WITHOUT PARTICIPATION IN PROFITS.											
For Whole Term of Life -	96	77,404	18	8	2,226	11	6			23,280 - -	
Payable at Death or on attainment of a given Age -	1	2,000	-	-	93	5	-			240 - -	
Survivorships - - - -	15	8,100	-	-	136	6	9			283 - -	
Joint Lives - - - -	6	1,730	-	-	56	1	6			831 - -	
Short Term - - - -	14	16,170	-	-	218	1	10			197 - -	
Endowments - - - -	13	1,600	-	-	61	18	9	Not ascertained.	Each Policy has been valued separately, but the abstract does not show separately the present values of the sums assured and of the future Premiums.	Not computed.	406 - -
Issue Risk - - - -	1	2,263	-	-	-	-	-				577 - -
TOTAL Assurances without Profits - - }	146	109,267	18	8	2,792	5	4				25,814 - -
TOTAL Assurances - -	1,954	1,097,786	18	8	29,073	15	7				349,768 6 4
Deduct Re-assurances -	-	33,600	-	-	890	12	3				7,228 - -
NET Amount of Assurances - }	-	1,064,186	18	8	28,183	3	4				342,540 6 4
ANNUITIES.											
Immediate - - - -	149	4,216	18	2	-	-	-			35,504 - -	
Certain - - - -	1	31	17	3	-	-	-			262 - -	
Deferred - - - -	2	69	13	-	30	7	4			566 - -	
Survivorship - - - -	1	300	-	-	24	12	6			117 - -	
	153	4,648	8	5	54	19	10	-	-	36,449 - -	
TOTAL of the Results -	2,107	1,064,186 18 8 Annuities 4,648 8 5			28,238	3	2	-	-	378,989 6 4	

VALUATION BALANCE SHEET of the United Kent Life Assurance and Annuity Institution or Company (Limited), at 25th March 1892.

	£. s. d.		£. s. d.
Net Liability under Assurance and Annuity Transactions (as per Summary Statement provided in Schedule 5) - - - -	378,989 6 4	Life Assurance and Annuity Funds (as per Balance Sheet under Schedule No. 2*) -	433,001 13 10
Surplus - - - - -	54,012 7 6		
£.	433,001 13 10	£.	433,001 13 10

* This sum does not include the shareholders' paid-up capital and accumulations, amounting to 135,099 l. 16 s. 9 d., which is an additional guarantee to the policy-holders.

UNITED KENT LIFE ASSURANCE AND ANNUITY INSTITUTION—*continued.*

VIII.

One full year.

IX.

The results of the valuation are as follows:—

1. The total amount of profit made by the company in the five years ending 25th March 1892 was 54,012*l.* 7*s.* 6*d.*
2. The amount of profit divided among the policyholders was 43,209*l.* 18*s.* The number of policies which participated was 1,808, assuring, exclusive of bonus additions, the sum of 878,433*l.*
3. Specimens of bonuses allotted to policies for 100*l.*, effected at the undermentioned ages, according to the mode in which the bonus might be received.

TABLE.—ADDITIONS TO ASSURANCE.

Age at Commencement.	DURATION OF POLICY.							
	5 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.
	£.	£.	£.	£.	£.	£.	£.	£.
20	3	5	6	12	13	12	14	15
30	3	5	6	12	13	13	15	17
40	3	5	7	13	15	15	18	23
50	4	6	9	17	21	22	27	32
60	6	9	13	27	34	33	—	—

REDUCTIONS OF PREMIUM.

Age at Commencement.	DURATION OF POLICY.							
	5 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	— 1 5	— 2 5	— 3 5	— 7 4	— 9 2	— 9 3	*— 12 —	— 15 6
30	— 1 10	— 3 3	— 4 7	— 10 8	— 13 8	— 14 8	*— 19 10	1 7 5
40	— 2 6	— 4 7	— 7 3	— 17 1	1 4 1	*1 6 11	1 18 5	2 16 7
50	— 4 9	— 8 11	— 14 7	1 16 7	*2 12 6	2 19 6	4 10 8	7 8 4
60	— 10 2	1 1 5	1 17 1	*4 13 1	6 12 2	8 3 9	—	—

* From these points the premiums being more than discharged, additions are made to amount assured.

C. J. Plumptre, Chairman.

T. G. Peckham, Director.

George Marsham, Director.

W. L. Seyfang, Secretary and General Manager
(Principal Officer).

(Sixth Schedule.)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the United Kent Life Assurance and Annuity Institution or Company (Limited), on the 25th March 1892.

I.

ANNUAL PREMIUM for an Assurance of £. 100 on a Healthy Person.

Age next Birthday.	Without Profits.	With Profits.	Age next Birthday.	Without Profits.	With Profits.	Age next Birthday.	Without Profits.	With Profits.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.
8 to 15	1 11 6	1 16 6	31	2 3 10	2 10 11	46	3 10 3	3 18 7
16	1 12 3	1 17 2	32	2 5 —	2 12 2	47	3 12 10	4 1 4
17	1 13 —	1 17 10	33	2 6 2	2 13 7	48	3 15 8	4 4 2
18	1 13 10	1 18 6	34	2 7 5	2 14 11	49	3 18 8	4 7 2
19	1 14 8	1 19 3	35	2 8 10	2 16 3	50	4 1 9	4 10 5
20	1 15 6	2 — —	36	2 10 3	2 17 7	51	4 5 1	4 13 10
21	1 16 —	2 — 9	37	2 11 9	2 19 —	52	4 8 8	4 17 6
22	1 16 6	2 1 7	38	2 13 4	3 — 7	53	4 12 6	5 1 4
23	1 17 —	2 2 5	39	2 15 1	3 2 4	54	4 16 —	5 5 4
24	1 17 8	2 3 4	40	2 17 —	3 4 3	55	5 — 11	5 9 6
25	1 18 4	2 4 3						
26	1 19 —	2 5 3	41	2 18 10	3 6 4	56	5 5 6	5 13 11
27	1 19 10	2 6 3	42	3 — 11	3 8 6	57	5 10 5	5 18 9
28	2 — 9	2 7 4	43	3 3 1	3 10 10	58	5 15 8	6 4 1
29	2 1 8	2 8 6	44	3 5 4	3 13 4	59	6 1 1	6 10 —
30	2 2 9	2 9 8	45	3 7 9	3 15 11	60	6 6 11	6 16 7

UNITED KENT LIFE ASSURANCE AND ANNUITY INSTITUTION—*continued.*

II. and III.

The total amount assured on lives for the whole term of life, which were in existence at the date before mentioned.

The amount of premiums receivable annually for each year of life, after deducting the abatements made by the application of bonuses.

WITH PROFITS.					WITHOUT PROFITS.				
OFFICE AGE.	Amount Assured.	Reversionary Bonuses.	Ordinary Premiums as reduced by Bonuses.*	Extra Premiums.	Amount Assured.	Ordinary Premiums.	Extra Premiums.		
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.		
15	100	-	1 16 6	-	-	-	-		
19	100	-	1 16 6	-	-	-	-		
20	2,500	-	49 11 11	-	-	-	-		
21	300	-	5 17 3	-	-	-	-		
22	1,300	-	26 15 1	-	-	-	-		
23	2,200	-	46 6 5	-	-	-	-		
24	1,350	3	34 14 9	-	-	-	-		
25	3,200	1	66 7	-	-	-	-		
26	2,900	-	63 12 3	-	-	-	-		
27	13,250	-	305 4 3	-	-	-	-		
28	6,300	1	146 12 5	-	1,500	28 3 9	-		
29	8,150	8	179 17 5	-	1,013 6 8	11 10	-		
30	5,200	8	120 16 8	-	100	2	3		
31	10,350	34	241 19 9	-	-	-	-		
32	11,100	66	261 8 8	-	3,300	53 12 9	-		
33	19,250	368	444 8 6	-	100	2 7 2	-		
34	11,000	31	272 12 2	-	3,109	70 10	-		
35	14,750	159	367 17 4	-	1,250	18 5	-		
36	23,100	249	578 1	-	200	3 14 10	-		
37	25,775	314	658 13 1	-	-	-	-		
38	17,200	252	448 19 1	-	1,000	22 17 6	-		
39	25,800	623	660 19 10	-	5,500	132 11 8	-		
40	16,450	340	438 9 1	-	5,940	139 4 3	-		
41	16,900	729	447 1	-	4,900	117 3 8	-		
42	15,150	700	373 14 4	-	1,550	37 7 7	-		
43	18,350	712	515 9 3	-	100	2 12 7	-		
44	12,450	340	366 16 7	-	200	5 8	-		
45	14,220	370	395 9 4	-	1,000	26 3 4	-		
46	14,300	804	384 4 8	-	3,250	74 10 9	-		
47	15,000	603	420 4 9	-	3,450	96 14 9	-		
48	19,550	377	586 2 7	-	600	21 5 6	-		
49	12,800	1,245	354 2 4	-	2,100	56 2 10	-		
50	20,300	2,072	612 2 5	-	250	9 16 8	-		
51	24,350	3,121	742	5	1,200	42 11	-		
52	19,600	2,345	578 13 5	-	750	17 6 10	-		
53	18,450	2,211	506 14 10	-	3,800	126 16 7	-		
54	15,800	2,138	470 17 7	-	1,000	46 5	-		
55	16,400	2,605	433 7 3	-	1,000	19 1 8	-		
56	21,050	2,211	594 10 7	-	1,500	41 4 7	-		
57	24,300	5,002	701	5	450	21 13 6	-		
58	16,500	4,004	500 10 10	-	2,000	45	10		
59	13,000	2,146	449 4 4	-	3,700	79 10	-		
60	17,150	3,357	534 14	-	200	6 16 8	-		
61	13,150	947	543 17 5	-	-	-	-		
62	10,600	480	512 7 4	-	7,300	374	4		
63	14,400	4,124	522 14 8	-	1,600	56 7 8	-		
64	17,600	5,597	477 2 7	-	-	-	-		
65	8,800	2,447	300 17 9	-	125	-	-		
66	4,400	1,185	146 16 6	-	2,250	59 7	-		
67	9,100	3,953	275 13	-	1,000	20	-		
68	8,825	3,080	224 13 10	-	3,000	87 10	-		
69	12,150	3,179	376 11 4	-	-	-	-		
70	13,400	5,348	464 6 10	-	406	7 12 9	-		
71	8,700	3,703	256 12 3	-	761 12	7 9 9	-		
72	14,450	4,143	626 8 10	-	-	-	-		
73	6,850	3,085	190 12 10	-	-	-	-		
74	3,200	1,989	110 1 2	-	-	-	-		
75	7,400	3,514	303 2 5	-	1,000	50 3 4	-		
76	7,349	5,166	192 18 4	-	650	40 2 2	-		
77	4,300	602	120 6 2	-	2,300	70 14	-		
78	2,500	1,446	43 5 10	-	-	-	-		
79	3,050	530	134 3 4	-	-	-	-		
80	3,349	2,090	118 17 3	-	-	-	-		
81	3,900	3,021	112 12 5	-	-	-	-		
82	1,500	1,083	59 13 6	-	-	-	-		
83	4,500	3,965	79 17 1	-	-	-	-		
84	1,100	1,657	24 3	-	-	-	-		
85	100	66	1 5	-	-	-	-		
86	1,000	290	-	-	-	-	-		
88	100	85	5 1 4	-	1,000	65 15	-		
Total, £.	752,518	106,325	21,613 19 10	-	77,404 18 8	2,226 11 6	-		

* The premium upon policies of early date, upon which reductions were selected in application of the bonus, have mostly been extinguished.

UNITED KENT LIFE ASSURANCE AND ANNUITY INSTITUTION—*continued*

RE-ASSURANCES.—WITHOUT PROFITS.

AGE.	Amount Assured.	Ordinary Premiums.	AGE.	Amount Assured.	Ordinary Premiums.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.
17	2,750 - -	27 13 9	57	3,000 - -	72 11 8
27	7,000 - -	158 2 1	59	500 - -	12 3 4
33	3,000 - -	61 2 6	62	2,000 - -	123 15 -
37	500 - -	11 10 -	67	1,000 - -	26 3 4
39	2,000 - -	44 16 8	69	1,000 - -	30 16 8
41	2,000 - -	59 - -	75	500 - -	24 4 2
48	1,250 - -	38 17 1	77	500 - -	27 11 3
49	1,000 - -	28 12 6	82	600 - -	19 16 -
50	1,000 - -	19 1 8			
51	1,000 - -	18 12 6			
56	3,000 - -	86 2 1	TOTAL - £.	33,600 - -	890 12 3

IV., V., and VI.

The total amount assured under classes of assurance business, other than for the whole term of life.

The amount of premiums receivable annually.

The total amount of premium which has been received.

CLASS OF ASSURANCE.	Amount Assured.	Reversionary Bonuses.	Ordinary Premiums.	Extra Premiums.	Total Premiums received without Interest.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
WITH PROFITS.					
Payable at Death, or on attainment of a given Age - - -	123,320 - -	3,756 - -	4,525 4 10	- - -	38,897 11 2
Joint Lives - - - -	2,600 - -	- - -	142 5 7	- - -	597 14 10
TOTAL - - £.	125,920 - -	3,756 - -	4,667 10 5	- - -	39,495 6 -
WITHOUT PROFITS.					
Payable at Death, or on attainment of a given Age - - -	2,000 - -	- - -	93 5 -	- - -	279 15 -
Endowments - - - -	1,600 - -	- - -	61 18 9	- - -	321 11 11
Survivorships - - - -	8,100 - -	- - -	136 6 9	- - -	495 19 7
Joint Lives - - - -	1,730 - -	- - -	56 1 6	- - -	1,164 19 -
Short Term - - - -	16,170 - -	- - -	218 1 10	- - -	714 1 3
Issue Risk - - - -	2,263 - -	- - -	- - -	- - -	525 - -
TOTAL - - £.	31,863 - -	- - -	565 13 10	- - -	3,501 6 9

VII.

TOTAL AMOUNT of Immediate Annuities on Lives.

AGE.	Amount of Immediate Annuity.	AGE.	Amount of Immediate Annuity.	AGE.	Amount of Immediate Annuity.	AGE.	Amount of Immediate Annuity.
	£. s. d.		£. s. d.		£. s. d.		£. s. d.
26	15 11 5	63	121 16 4	76	237 2 3	93	55 7 4
32	30 - -	64	55 19 -	77	275 2 2	96	36 19 8
44	26 - -	65	137 6 -	78	113 - -	75 and 84	7 1 -
52	31 4 -	66	62 19 4	79	42 1 6	74 „ 72	25 - -
53	60 - -	67	159 14 8	80	92 10 2	71 „ 72	31 8 6
54	21 3 -	68	84 12 4	81	96 16 8	60 „ 64	40 19 -
55	29 8 -	69	209 - -	82	147 - -	68 „ 70	25 4 4
56	6 - -	70	199 10 8	83	50 2 4	77 „ 86	53 5 -
57	163 - -	71	65 4 -	84	23 6 -	76 „ 78	25 5 -
58	91 9 2	72	153 12 -	85	28 17 10	66 „ 79	41 15 -
59	40 19 -	73	170 1 8	86	49 1 8	83 „ 81	32 15 2
60	189 7 8	74	245 4 7	88	86 17 8		
62	168 7 6	75	79 9 7	89	13 - -	TOTAL £.	4,246 18 2

UNITED KENT LIFE ASSURANCE AND ANNUITY INSTITUTION—*continued.*

VIII.

The amount of all annuities other than those specified under Heading No. VII.

Deferred Annuity, 50 *l.*; Annual Premium, 30 *l.* 7 *s.* 4 *d.*; Total Premium received from commencement, 167 *l.* 0 *s.* 4 *d.*; Deferred Annuity, 19 *l.* 13 *s.*; Consideration, 100 *l.*; Survivorship Annuity, 300 *l.*; Annual Premium, 24 *l.* 12 *s.* 6 *d.*; Total Premium received from commencement, 98 *l.* 10 *s.*; Annuity certain, 31 *l.* 17 *s.* 3 *d.*; Consideration, 280 *l.*

IX.

The average rate of interest at which the Life Assurance Fund of the Company was invested at the close of each year during the period since the last investigation.

		£.	s.	d.	
On the 25th March 1888	- - - - -	4	6	-	per cent.
" " 1889	- - - - -	4	7	3	"
" " 1890	- - - - -	4	6	2	"
" " 1891	- - - - -	4	3	6	"
" " 1892	- - - - -	4	7	1	"

The average rate of interest yielded during the five years above named was 4 *l.* 6 *s.*

X.

The Company allows two-thirds of the value for the surrender of policies.

ALLOWANCES for relinquishing of £. 100 Policy, Whole Term, exclusive of Bonus.

Age at Commencement.	After 10th Payment.	After 20th Payment.	After 30th Payment.
	£. s. d.	£. s. d.	£. s. d.
20	6 12 10	13 13 8	22 19 2
30	8 13 2	18 17 -	30 2 1
40	12 13 -	25 8 6	39 1 4
50	17 - 8	33 11 9	51 12 1

ALLOWANCES for relinquishment of £. 100 Policy, payable at 50.

Age at Commencement.	After 10th Payment.	After 20th Payment.
	£. s. d.	£. s. d.
20	16 - 10	37 - 6
30	28 10 11	-

ALLOWANCES for relinquishment of £. 100 Policy, payable at 60.

Age at Commencement.	After 10th Payment.	After 20th Payment.	After 30th Payment.
	£. s. d.	£. s. d.	£. s. d.
20	10 16 4	23 12 9	41 1 2
30	16 3 11	36 15 6	-

ALLOWANCES for relinquishment of £. 100 Policy, payable at 55.

Age at Commencement.	After 10th Payment.	After 20th Payment.	After 30th Payment.
	£. s. d.	£. s. d.	£. s. d.
20	9 7 4	19 15 6	34 3 6
30	12 19 7	29 11 3	50 13 5

(Note.)

Where a permanent additional premium has been charged, the life has been regarded as of the advanced age at commencement, corresponding with the rate payable.

C. J. Plumtre, Chairman.

T. G. Peckham, Director.

Geo. Marsham, Director.

W. L. Seyfang, Secretary and General Manager
(Principal Officer).

FRIENDS' PROVIDENT INSTITUTION.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Friends' Provident Institution, for the Year ending 20th of Eleventh Month 1892.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year :				Claims under Policies (no Re-assurances) -	107,870	4	-
Assurance Funds -	2,131,897	8	-	Surrenders -	1,217	5	4
Investment Fund -	16,422	6	-	Premiums returned on Death (Classes VI. and IX.) -	152	2	10
Reserve				Annuities -	21,087	11	11
	2,148,819	14	-	Commission -	6,577	1	8
Premiums :				Expenses of Management -	7,202	18	2
Single -	2,638	15	7	Bonuses paid in Cash -	86	1	8
Periodical -	149,260	5	10	Bonus by Reduction of Periodical Premiums	26,051	8	2
	151,899	1	5	Depreciation of a Security -	5,000	-	-
Consideration for Annuities granted -	33,069	4	5	(Greenock Harbour Trust : met by transfer from the Investment Reserve Fund.)			
Interest and Dividends (Less Income Tax, 2,212 l. 16 s. 2 d.) -	87,755	14	6	Amount of Funds at the end of the Year, as per Second Schedule, viz. :			
Rents -	554	15	-	Assurance Funds -	2,231,721	8	9
				Investment Fund -	14,632	6	10
					2,246,353	15	7
	£.	2,421,598	9 4		£.	2,421,598	9 4

BALANCE SHEET

Of the Friends' Provident Institution, on the 20th of Eleventh Month 1892.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance Fund -	2,231,721	8	9	Mortgages on Property within the United Kingdom -	762,074	12	4
Investment Reserve Fund -	14,632	6	10	Loans on the Company's Policies (within their surrender value) -	205,374	13	11
	2,246,353	15	7	Loans to Corporations of Cities and Boroughs	183,039	10	1
Claims admitted, but not paid -	9,390	14	-	Loans to Poor Law Unions -	283,313	9	11
Unclaimed Annuities and Deposits -	971	1	8	Loans on Security of County and District Rates -	315,028	14	2
Agents' Mutual Surety Fund -	2,578	16	-	Loans to Commissioners of Rivers and Navigations -	119,002	10	-
Balances due to Agents -	34	8	6	Investments in Trust and other Companies' Debentures and Debenture Stocks -	189,250	-	-
				Investments in Dock Companies' Debentures and Debenture Stocks -	93,147	6	3
				Investments in Waterworks Company's Debentures -	3,350	-	-
				Investment in House Property -	12,000	-	-
				Agents' Balances -	173	5	6
				Outstanding Interest, viz. :			
				Accrued, but not yet payable -	25,000	19	10
				Overdue -	1,337	10	3
					26,338	10	1
				Cash :			
				On Deposit -	57,057	10	9
				In hand and on Current Account -	9,139	4	1
					66,196	14	10
				Office Furniture -	290	9	5
				Stamps on Hand -	188	19	3
	£.	2,259,328	15 9		£.	2,259,328	15 9

Fredk. Priestman, Chairman.
Henry Wm Crossley, Deputy Chairman.
John Hall Thrp, Director.
John B. Tennant, Secretary and Actuary.

MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Mutual Life Insurance Company of New York, for the Year ending 31st December 1891.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year - - - - -	30,584,462	16	4	Claims incurred under Policies (no Re-assurances):			
Premiums earned - - - - -	6,118,058	17	11	Death Losses - - - - -	1,963,447	14	7
Consideration for Annuities granted - - - - -	199,533	2	10	Matured Endowments - - - - -	308,949	8	4
Interest, Dividends and Rents earned - - - - -	1,569,268	14	1				2,272,397 2 11
Profit and Loss - - - - -	84,339	11	5	Surrenders - - - - -			942,764 8 9
				Annuities - - - - -			43,622 5 8
				Cash Bonuses to Policyholders - - - - -			649,493 7 -
				Commissions - - - - -			880,756 2 4
				Expenses of Management:	£.	s.	d.
				Taxes - - - - -	78,305	8	4
				Other Expenses - - - - -	531,328	10	-
							609,633 18 4
				Amount of Funds at the end of the Year (deducting Claims), as per Second Schedule -	33,156,995	17	7
£.	38,555,663	2	7	£.	38,555,663	2	7

BALANCE SHEET

Of the Mutual Life Insurance Company of New York, on 31st December 1891.

	£.	s.	d.		£.	s.	d.
Total Funds, as per Revenue Account - - - - -	33,156,995	17	7	British Consols - - - - -	19,327	16	3
Claims unpaid, waiting legal release - - - - -	73,658	-	4	Mortgage on Property within the United States - - - - -	13,842,257	15	1
				Loans on the Company's Policies, being the amount of the balance of the year's Premiums when paid semi-annually or quarterly, deductible from the amount assured in case of claim - - - - -	422,626	10	11
				United States and other Government Bonds - - - - -	222,764	6	8
				Town, City, and County Bonds - - - - -	1,873,093	16	8
				State Bonds - - - - -	492,173	8	9
				Gas Company Bonds - - - - -	84,900	-	-
				Water Company Bonds - - - - -	49,931	15	2
				Railway Bonds - - - - -	7,942,917	3	9
				Railway Stock - - - - -	1,327,485	14	5
				Real Estate Exchange Stock - - - - -	209	4	2
				House Property, unincumbered - - - - -	2,980,823	17	10
				Landed Property, unincumbered - - - - -	123,905	19	1
				Loans secured by Pledge of Municipal, United States, and other Marketable Stock and Bonds - - - - -	2,129,979	19	7
				Agents' Balances - - - - -	28,130	15	5
				Premiums Outstanding - - - - -	299,883	15	11
				Interest and Rents due and accrued - - - - -	218,499	18	8
				Commuted Commissions - - - - -	115,391	14	8
				Cash deposited in Banks and Trust Companies - - - - -	1,054,595	15	-
				Cash in Office - - - - -	1,686	2	8
				Suspense Account - - - - -	78	7	5
£.	33,230,653	17	11	£.	33,230,653	17	11

Note.—In these Statements the Dollar has been taken at 4s. 2d.

Robt. A. Grannis, Vice-President.
 Saml. D. Babcock, } Trustees.
 Frederic Cromwell, }
 W. J. Easton, Secretary.

LE PHÉNIX OF PARIS LIFE ASSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Phénix of Paris Life Assurance Company, for the Year ending 31st December 1891.

	£.	s.	d.		£.	s.	d.	
Amount of Funds at the beginning of the Year	7,010,832	11	1	Claims paid	305,585	13	6	
Premiums received during the Year	858,218	10	1	Endowment assurances matured	156,965	3	5	
Consideration for Annuities granted	294,160	16	11	Annuities	137,312	5	7	
Interest from Investments	313,950	5	4	Policies Surrendered	92,677	4	4	
				Commissions	61,880	19	-	
					£.	s.	d.	
				General Expenses, 1891	41,635	2	4	
				Direction and Employé Reserve, 1890	2,165	4	10	
					43,800	7	2	
				Bonus to Policyholders, 1891	76,256	14	8	
				Dividend to Shareholders, 1890	32,000	-	-	
				Balance of Funds	7,570,683	15	9	
£.	8,477,162	3	5		£.	8,477,162	3	5

BALANCE SHEET

Of Le Phénix of Paris Life Assurance Company, on 31st December 1891.

	£.	s.	d.		£.	s.	d.		£.	s.	d.	
Capital - - - - -	160,000	-	-					Mortgages on Towns and Private Properties -	902,901	1	10	
Uncalled - - - - -	128,000	-	-					Loans on the Company's Policies - - -	271,990	11	1	
Paid up - - - - -				32,000	-	-		French Government Stocks - - - - -	605,345	8	6	
Assurance and Annuity Funds - - - - -				7,342,741	13	7		Debentures, French Railway - - - - -	3,190,410	11	-	
Statutory Reserve - - - - -				128,000	-	-		Debentures, Parisian Gas Company - - -	45,341	13	2	
Contingency Reserve - - - - -				20,000	-	-		Debentures, Parisian Water Company - -	171,424	11	3	
Profit and Loss - - - - -				47,942	2	2		Debentures, Credit Foncier of France -	36,616	16	-	
Total, as per First Schedule - - - - -				7,570,683	15	9		Debentures, Algerian Society - - - - -	76,130	6	4	
Claims admitted but not yet paid - - - - -	97,484	13	7					Shares, French Railway - - - - -	63,271	8	3	
Endowments due by death to be paid at their period - - - - -	148,248	3	5					Shares, Bank of France - - - - -	35,867	2	6	
				245,732	17	-		Sundry French Shares - - - - -	21,034	16	10	
Bonuses to Policyholders - - - - -				76,256	14	8		Real House Property in France - - -	2,006,644	1	9	
Sundry Creditors - - - - -				12,523	11	2		Freehold Property and Ground Rents -	49,559	9	9	
Mortgage (Mortgages on House Property in Paris) - - - - -				29,680	-	-		Deposits with Foreign Governments -	148,305	18	8	
								Agents' Balances - - - - -	60,481	15	2	
								Outstanding Premiums - - - - -	117,253	9	10	
								Outstanding Report Account - - - - -	17,983	4	4	
									£.	s.	d.	
								Outstanding Interest - - - - -	70,129	17	3	
								Outstanding Rent - - - - -	23,440	15	10	
									93,570	13	1	
								Cash :				
								On Deposit - - - - -	17,679	7	1	
								On Hand - - - - -	2,253	18	3	
									19,933	5	4	
								Outstanding Bills - - - - -	810	13	11	
	£.			7,934,876	18	7			£.	7,934,876	18	7

Note.—The pound at the rate of 25 francs.

Count F. de Montesquiou, Chairman.
 Alf. Dubois, Director.
 E. Mallet, Director.
 Matignon, General Manager.

EDINBURGH LIFE ASSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Edinburgh Life Assurance Company, for the Year ending 31st March 1892.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	2,537,933	8	8	Claims under Policies (after deduction of Sums re-assured)	175,370	16	7
Premiums (less Re-assurance Premiums)	234,819	11	1	Surrenders	8,906	8	3
Consideration for Annuities granted	27,782	17	1	Annuities	25,055	3	1
Interest and Dividends	106,351	-	5	Commission	10,782	8	10
Assignment and other Fees	112	15	-	Expenses of Management	20,921	10	8
Profit on Investments	11,455	5	5	Dividends to Shareholders	9,000	-	-
				Income Tax	2,150	15	11
				Amount of Funds at the end of the Year	2,666,267	14	4
£.	2,918,454	17	8	£.	2,918,454	17	8

BALANCE SHEET

Of the Edinburgh Life Assurance Company, at 31st March 1892.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance and Annuity Fund	2,545,043	8	10	Mortgages on Property within the United Kingdom, viz.:-			
Shareholders' Capital paid up	75,000	-	-	Mortgages of Real Property	484,505	10	11
Shareholders' Reserve Fund	21,224	5	6	Rent-charges and Annual Rents	336,865	10	10
Investments Reserve Fund	25,000	-	-	Mortgages of Life Interests and Reversions	366,380	3	9
				Mortgages of the Company's own Shares	1,342	11	-
Total Funds, as per Revenue Account	2,666,267	14	4		1,189,093	16	6
Claims admitted but not yet paid	30,355	19	1	Loans on the Company's Policies	129,840	5	6
Expenses of Management not yet paid	1,975	-	-	Loans on Policies with Personal Security	1,462	11	2
Sums deposited with the Company, to meet Interests, &c.	2,886	8	10	Loans on Security of Statutory Assessments	21,843	11	8
				Investments:			
				Colonial and Provincial Government Securities	135,334	-	2
				Municipal Securities (United Kingdom)	5,008	6	8
				Municipal Securities (Canada)	52,188	-	6
				Railway and other Debentures and Debenture Stocks	544,199	15	2
				Deposits with Colonial and other Banks	260,000	-	-
				Railway Stocks (Preference and Guaranteed)	91,650	9	3
				House Property in Edinburgh, London, Dublin, Manchester, and Glasgow	116,075	7	3
				Company's own Shares (purchased)	3,281	9	6
				Ground Annuals and Feu Duties	33,987	15	11
				Life Interests (purchased)	1,297	14	1
				Reversions (purchased)	20,168	-	-
				Agents' Balances (since accounted for)	39,338	11	7
				Outstanding Premiums	6,189	9	2
				Outstanding Interest due and unpaid at date	931	19	7
				Outstanding Interest accrued but not yet receivable	30,507	6	9
				Cash in Bank:			
				On Deposit	6,500	-	-
				On Current Account	12,561	16	7
					19,061	16	7
				Policy Stamps on hand	24	15	3
£.	2,701,485	2	3	£.	2,701,485	2	3

W. Macgillivray, Chairman.
A. Burn Murdoch, Director.
H. A. Holson, Director.
Geo. M. Low, Manager.

EDINBURGH LIFE ASSURANCE COMPANY—*continued.**(Fifth Schedule.)**

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Edinburgh Life Assurance Company, made by George Macritchie Lov, Actuary, the Manager of the Company.

I.

The date up to which the valuation has been made is the 31st March 1892.

II.

The Company's Contract of Co-partnership provides that the periodical valuations shall be made according to such data as the Court of Directors shall approve.

The valuation has been made by the net premium method. The present value of the sums assured and existing bonus additions has been ascertained, and from that has been deducted the present value of the future net premiums calculated from the Tables of Mortality and at the rates of interest stated under headings III. and IV. The difference is the net liability of the company under its assurance contracts. The annuities have been valued in the usual manner.

Policies issued at increased rates on account of family or personal weakness have been treated in the valuation as if effected at the higher ages corresponding to the rates of premium charged.

The Contract of Co-partnership provides that nine-tenth parts of the profits shall be allotted to the policyholders; and that the regulation of all such allotments shall be vested exclusively in the Court of Directors. The following principles have regulated the distribution of profits among the policyholders :—

The basis of distribution is the difference between the accumulated net premiums under each policy and the value of the policy; the net premium and the policy value being calculated, for this special purpose, from the Mortality Table on which the rates of premium are based.

In the practical application of this system of distribution various modifications of the general principle have been adopted. These are chiefly :—

(1.) Policies which had already shared in a division of profits have been treated as if effected at the date of the immediately preceding valuation at the age then attained.

(2.) Policies for the whole term of life effected by a limited number of premiums have received the same share of profit as policies on the whole-life scale of premiums.

(3.) Endowment assurances have received reversionary bonus additions similar in amount to those declared on corresponding whole-life policies, their share of the cash surplus being thus somewhat larger.

(4.) Policies effected at "half-premium rates" for the first five years have been treated as if effected at the date of the higher premium becoming payable.

The share of profit ascertained to belong to each policy is converted into a reversionary bonus, payable along with the amount originally assured, but policyholders have the option of surrendering these bonus additions for cash, or of applying them in the reduction of premiums.

III.

The following Tables of Mortality have been used in the valuation :—

For assurances the H^M and H^M (5) Tables of the Institute of Actuaries; the H^M (5) Table having been used in the case of single life policies of five years' duration and upwards, but always in combination with the net premiums of the H^M Table.

For annuities, the Tables of the Mortality of Government Life Annuitants issued in 1884.

Note.—In valuing certain small groups of policies the Carlisle 3 and $3\frac{1}{2}$ per cent. Tables were employed for facility of calculation.

IV.

The rate of interest assumed in the calculations has been $3\frac{1}{2}$ per cent.

Note.—See heading No. 3.

V.

The proportion of the annual premium income reserved as a provision for future expenses and profits is about 20 per cent., being the difference between the office yearly premiums and the valued net yearly premiums.

VI.

CONSOLIDATED REVENUE ACCOUNT of the Edinburgh Life Assurance Company, for Seven Years, commencing 1st April 1885, and ending 31st March 1892.

	£.	s.	d.		£.	s.	d.
Amount of Funds on 1st April 1885, the beginning of the Septennial Period - - - - -	2,060,580	-	4	Claims under Policies (after deduction of Sums re-assured) - - - - -	1,207,288	1	4
Premiums (after deduction of Re-assurance Premiums) - - - - -	1,516,681	11	10	Surrenders - - - - -	133,194	14	1
Consideration for Annuities granted - - - - -	179,487	10	9	Annuities - - - - -	148,599	8	11
Interest and Dividends - - - - -	666,857	17	10	Commission - - - - -	69,187	10	2
Assignment and other Fees - - - - -	769	12	6	Expenses of Management - - - - -	136,257	13	3
Profit on Investments - - - - -	19,551	16	4	Dividends to Shareholders - - - - -	67,500	-	-
				Income Tax - - - - -	15,633	7	6
				Amount of Funds on 31st March 1892, the end of the Period, as per First Schedule -	2,666,267	14	4
	£.	4,443,928	9	7		£.	4,443,928
							9

* As only life business is transacted by this company, the Third and Fourth Schedules are not applicable.

EDINBURGH LIFE ASSURANCE COMPANY—continued.

VII.

SUMMARY AND VALUATION of the Policies of the Edinburgh Life Assurance Company,
as at 31st March 1892.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Value by the H.M. (C) and H.M. Tables at 3½ per cent. Interest, &c. (See Headings III. and IV., page 281.)			
					Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES.								
I. WITH PARTICIPATION IN PROFITS,								
For Whole of Life :								
Uniform Premiums - - - - -	9,109	5,001,686-0	141,093-9	110,373-6	2,728,945-0	1,782,926-4	1,367,339-7	1,361,605-3
Increasing Premiums - - - - -	115	67,255-0	1,446-7	1,009-0	30,361-7	29,078-3	21,778-1	8,583-6
Decreasing Premiums - - - - -	7	4,029-6	122-0	97-2	2,497-7	1,054-6	828-8	1,668-9
Terminating and Commuted Premiums -	811	445,335-1	11,235-3	8,790-0	232,078-0	94,459-4	72,428-4	159,040-6
Endowment Assurances - - - - -	4,032	1,071,542-7	41,622-9	32,070-5	603,357-8	485,878-0	370,242-5	235,115-3
Joint Lives - - - - -	61	29,095-8	1,769-3	1,358-1	25,597-4	13,559-0	10,288-5	10,308-9
Longest Life - - - - -	17	24,268-0	490-2	397-9	16,349-9	4,708-8	3,763-0	12,586-9
Deferred - - - - -	7	6,500-0	79-1	71-1	1,927-0	1,648-2	1,467-8	459-2
Extra Premiums payable - - - - -	-	-	1,281-5	-	829-2	-	-	829-2
TOTAL Assurances with Profits - - -	14,159	6,649,712-3	199,140-9	154,167-4	3,638,943-7	2,414,312-7	1,848,136-8	1,790,806-9
II. WITHOUT PARTICIPATION IN PROFITS.								
For Whole of Life :								
Uniform Premiums - - - - -	1,154	1,189,533-8	37,318-8	33,320-8	648,424-9	441,493-4	386,251-9	262,173-0
Increasing Premiums - - - - -	45	83,050-0	1,807-9	1,535-8	43,502-7	39,791-5	34,060-9	9,441-8
Decreasing Premiums - - - - -	4	3,600-0	115-3	99-7	1,871-9	1,113-3	910-3	953-6
Terminating and Commuted Premiums -	279	117,989-6	1,541-0	1,405-3	68,942-6	10,136-1	9,055-4	59,887-2
Endowment Assurances - - - - -	654	237,679-9	9,555-4	8,461-3	137,725-1	98,276-3	82,163-1	55,542-0
For Short Periods - - - - -	54	88,500-0	799-2	558-3	2,504-1	2,018-6	1,559-3	944-8
Children's Endowments - - - - -	171	46,168-0	2,347-2	2,109-7	35,150-5	12,049-7	11,259-3	23,890-7
Joint Lives - - - - -	12	20,208-5	1,234-6	1,106-3	13,036-0	10,511-5	9,307-7	8,728-3
Longest Life - - - - -	16	14,963-0	274-6	213-0	6,278-3	4,005-8	3,095-2	3,183-1
Deferred - - - - -	1	2,500-0	-	-	20-0	-	-	20-0
Contingent - - - - -	53	71,938-5	608-6	527-2	9,740-0	6,840-5	5,983-8	3,756-2
Issue Risks - - - - -	23	54,965-7	-	-	2,246-6	-	-	2,246-6
Sums due at fixed dates - - - - -	2	4,800-0	139-8	139-8	2,719-6	1,602-8	1,602-8	1,116-8
Extra Premiums payable - - - - -	-	-	324-4	-	209-6	-	-	209-6
TOTAL Assurances without Profits - -	2,468	1,935,599-0	56,157-4	49,537-2	972,371-9	622,864-5	545,276-2	427,095-7
TOTAL Assurances - - - - -	16,627	8,585,311-2	255,298-3	203,704-6	4,611,315-6	3,037,177-2	2,393,413-0	2,217,902-6
Deduct Re-assurances - - - - -	-	899,089-5	26,798-0	21,936-2	474,792-6	329,391-3	274,706-9	200,085-7
Net Amount of Assurances - - - - -	-	7,686,221-7	228,500-3	181,768-4	4,136,523-0	2,707,785-9	2,118,706-1	2,017,816-9
ANNUITIES.								
Immediate :								
		Per Annum.						
Single Lives - - - - -	482	23,586-3	-	-	192,062-8	-	-	192,062-8
Joint Lives - - - - -	10	1,145-2	-	-	3,858-7	-	-	3,858-7
Longest Life - - - - -	18	1,370-5	-	-	15,776-6	-	-	15,776-6
Short Periods - - - - -	2	15-2	-	-	80-1	-	-	80-1
Annuities certain - - - - -	4	100-3	-	-	667-3	-	-	667-3
Deferred - - - - -	3	60-0	32-5	28-3	350-6	278-4	241-1	109-5
Contingent - - - - -	3	385-0	-	-	2,707-6	-	-	2,707-6
Survivorship - - - - -	1	50-0	34-7	25-7	327-5	293-6	217-3	110-2
Net Amount of Annuities - - - - -	523	26,718-4	67-2	54-0	215,831-2	572-0	458-4	215,372-8
TOTAL of the Results - - - - -	-	-	228,567-5	181,822-4	4,352,354-2	2,708,357-9	2,119,164-5	2,233,189-7

VALUATION BALANCE SHEET of the Edinburgh Life Assurance Company, as at
31st March 1892.

	£.		£.
Net Liability under Assurance and Annuity Transactions (as per Summary Statement provided in Schedule 5) -	2,233,189	Life Assurance and Annuity Fund, as per Balance Sheet under Schedule 2 -	2,545,043
Surplus - - - - -	311,854		
	£. 2,545,043		£. 2,545,043

EDINBURGH LIFE ASSURANCE SOCIETY—*continued.*

VIII.

All Policies on the participation scale (other than Policies in the first stage of the half-premium or ascending scale of payment) have a share of the profits allotted to them; but bonuses do not become vested until the Policies have been five years in force.

IX.

The following are the results of the Valuation :—

(1.) The Total amount of profit made by the Company since the last valuation at 31st March 1885 has been	- - - - -	331,396
Thus :—		
Surplus as per Valuation Balance Sheet	- - - - -	£. 311,854
Sums already paid as "Intermediate Bonuses" during the Sep- tennium	- - - - -	19,542
		331,396
(2.) Of this sum there has been allotted to the Policyholders, 298,256 £, being nine- tenths of the whole, as follows :—		
Already paid as intermediate bonuses	- - - - -	19,542
Divided by way of bonus among the holders of 14,052 Policies insuring the total sum of 6,092,790 £. 12 s., exclusive of previous bonus additions	- -	278,714
	£.	298,256

(3.) The following are specimens of bonuses allotted to Policies for 100 £, with the amounts apportioned under the various modes in which the bonus may be received :—

Age at Entry.		NUMBER OF YEARS IN FORCE.									
		5.	10.	15.	20.	25.	30.	35.	40.	45.	—————
20	{	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	
		5 13 -	8 1 -	8 3 -	8 6 -	8 9 -	8 13 -	8 18 -	9 10 -	11 7 -	Reversionary Addition.
		1 11 3	2 9 4	2 15 2	3 2 5	3 10 5	3 19 10	4 10 8	5 6 5	6 18 10	Cash Value.
30	{	- 1 6	- 2 5	- 3 -	- 3 7	- 4 4	- 5 6	- 6 11	- 9 4	- 14 3	Reduction of Premium for Life.
		5 17 -	8 6 -	8 9 -	8 13 -	8 18 -	9 10 -	11 7 -	13 11 -	17 1 -	Reversionary Addition.
		1 19 8	3 2 5	3 10 5	3 19 10	4 10 8	5 6 5	6 18 10	8 19 4	12 1 -	Cash Value.
40	{	- 2 -	- 3 7	- 4 4	- 5 6	- 6 11	- 9 4	- 14 3	1 2 3	1 16 5	Reduction of Premium for Life.
		6 2 -	8 13 -	8 18 -	9 10 -	11 7 -	13 11 -	17 1 -	23 - -	- -	Reversionary Addition.
		2 10 10	3 19 10	4 10 8	5 6 5	6 18 10	8 19 4	12 1 -	17 - 5	- -	Cash Value.
50	{	- 3 1	- 5 6	- 6 11	- 9 4	- 14 3	1 2 3	1 16 5	- * -	- -	Reduction of Premium for Life.
		6 7 -	9 10 -	11 7 -	13 11 -	17 1 -	23 - -	30 19 -	- -	- -	Reversionary Addition.
		3 4 8	5 6 5	6 18 10	8 19 4	12 1 -	17 - 5	23 12 2	- -	- -	Cash Value.
	{	- 4 11	- 9 4	- 14 3	1 2 3	1 16 5	3 5 4	- * -	- -	- -	Reduction of Premium for Life.

* More than the Premium.

W. Macgillivray, Chairman.
A. Burn Murdoch, Director.
H. A. Hotson, Director.
Geo. M. Low, Manager and Actuary.

EDINBURGH LIFE ASSURANCE COMPANY—*continued.*

(Sixth Schedule.)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the Edinburgh Life Assurance Company, on the 31st March 1892.

I.

Published Tables of Premiums for Ordinary Assurances of £. 100 for the Whole Term of Life, in use at the date above mentioned.

Age next Birthday.	WITH PROFITS.		Age next Birthday.	WITH PROFITS.		Age next Birthday.	WITHOUT PROFITS.		Age next Birthday.	WITHOUT PROFITS.	
	Yearly.	Half-yearly.		Yearly.	Half-yearly.		Yearly.	Half-yearly.		Yearly.	Half-yearly.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.
15	1 13 1	- 17 -	43	3 9 5	1 15 11	15	1 10 -	- 15 6	43	3 2 3	1 12 3
16	1 13 11	- 17 5	44	3 11 9	1 17 1	16	1 11 -	- 16 -	44	3 4 6	1 13 5
17	1 14 9	- 17 10	45	3 14 2	1 18 5	17	1 12 -	- 16 5	45	3 6 10	1 14 8
18	1 15 7	- 18 3	46	3 16 9	1 19 9	18	1 12 10	- 16 11	46	3 9 4	1 16 -
19	1 16 6	- 18 8	47	3 19 6	2 1 3	19	1 13 8	- 17 2	47	3 12 -	1 17 5
20	1 17 4	- 19 1	48	4 2 6	2 2 10	20	1 14 4	- 17 5	48	3 14 9	1 18 10
21	1 18 2	- 19 7	49	4 5 8	2 4 6	21	1 14 10	- 17 8	49	3 17 8	2 - 5
22	1 19 1	1 - -	50	4 9 -	2 6 4	22	1 15 3	- 17 11	50	4 - 10	2 2 1
23	2 - -	1 - 6	51	4 12 7	2 8 3	23	1 15 10	- 18 3	51	4 4 2	2 3 10
24	2 1 -	1 1 -	52	4 16 5	2 10 3	24	1 16 5	- 18 7	52	4 7 8	2 5 9
25	2 2 -	1 1 6	53	5 - 5	2 12 4	25	1 17 2	- 19 -	53	4 11 5	2 7 9
26	2 3 -	1 2 1	54	5 4 7	2 14 7	26	1 17 11	- 19 5	54	4 15 6	2 9 11
27	2 4 1	1 2 8	55	5 9 1	2 16 11	27	1 18 9	- 19 11	55	4 19 9	2 12 2
28	2 5 3	1 3 3	56	5 13 10	2 19 6	28	1 19 9	1 - 4	56	5 4 4	2 14 7
29	2 6 5	1 3 10	57	5 18 11	3 2 2	29	2 - 8	1 - 11	57	5 9 2	2 17 2
30	2 7 7	1 4 5	58	6 4 3	3 4 11	30	2 1 9	1 1 6	58	5 14 4	2 19 11
31	2 8 10	1 5 1	59	6 9 10	3 7 10	31	2 2 11	1 2 1	59	5 19 9	3 2 9
32	2 10 2	1 5 9	60	6 15 8	3 10 11	32	2 4 1	1 2 8	60	6 5 6	3 5 9
33	2 11 6	1 6 6	61	7 1 10	3 14 2	33	2 5 4	1 3 4	61	6 11 6	3 9 -
34	2 13 -	1 7 3	62	7 8 4	3 17 8	34	2 6 7	1 4 -	62	6 17 11	3 12 6
35	2 14 6	1 8 1	63	7 15 3	4 1 5	35	2 7 11	1 4 9	63	7 4 11	3 16 3
36	2 16 1	1 8 11	64	8 2 9	4 5 6	36	2 9 5	1 5 6	64	7 12 6	4 - 1
37	2 17 9	1 9 9	65	8 10 11	4 9 10	37	2 10 11	1 6 4	65	8 - 2	4 4 3
38	2 19 6	1 10 8	66	8 19 7	4 14 6	38	2 12 7	1 7 2	66	8 8 5	4 8 8
39	3 1 3	1 11 7	67	9 8 11	4 19 6	39	2 14 3	1 8 1	67	8 17 4	4 13 6
40	3 3 2	1 12 7	68	9 19 -	5 5 -	40	2 16 2	1 9 1	68	9 6 11	4 18 8
41	3 5 2	1 13 8	69	10 10 -	5 11 -	41	2 18 1	1 10 1	69	9 17 3	5 4 1
42	3 7 3	1 14 9	70	11 1 11	5 17 5	42	3 - 2	1 11 2	70	10 8 2	5 9 10

Note.—The Tables contain also rates for half-yearly intervals of age.

II. and III.

STATEMENT of the Total Amount of Ordinary Assurances on Lives for the Whole Term of Life, in existence at 31st March 1892; also giving the Amount of Premiums receivable Annually in respect of these Assurances, for each Year of Life, after deducting the Abatements made by the Application of Bonuses.

AGE.	WITH PROFITS.				WITHOUT PROFITS.			
	Amount Assured.	Reversionary Bonus.	Office Yearly Premium.		Amount Assured.	Office Yearly Premium.		
			Ordinary.	Extra.		Ordinary.	Extra.	
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	
13	-	-	-	-	500 - -	7 10 -	-	
15	400 - -	-	6 12 4	-	-	-	-	
16	1,000 - -	-	16 10 10	-	2,000 - -	34 5 -	-	
17	850 - -	-	15 1 2	- 7 6	-	-	-	
18	250 - -	-	4 6 3	- 7 6	-	-	-	
19	200 - -	-	3 8 8	-	-	-	-	
20	2,150 - -	-	38 12 4	-	500 - -	8 10 -	-	
21	4,400 - -	-	82 9 8	3 15 -	100 - -	1 14 7	-	
22	4,050 - -	2 18 -	76 15 1	1 - -	2,000 - -	35 1 8	-	
23	9,500 - -	-	178 12 1	1 10 -	-	-	-	
24	9,850 - -	6 15 -	179 5 9	3 - -	200 - -	3 11 8	-	

EDINBURGH LIFE ASSURANCE COMPANY—continued.

II. and III.—continued.

AGE.	WITH PROFITS.					WITHOUT PROFITS.				
	Amount Assured.	Reversionary		Office Yearly Premium.		Amount Assured.	Office Yearly Premium.			
		Bonus.		Ordinary.	Extra.		Ordinary.	Extra.		
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
25	18,250 - -	19 13 -	362 8 8	11 - -	8,150 - -	144 19 -	8 - -	- - -	- - -	- - -
26	25,800 - -	63 - -	516 12 11	17 6 4	6,638 - -	116 10 6	3 - -	- - -	- - -	- - -
27	28,850 - -	147 3 -	584 16 2	22 7 6	6,034 - -	109 7 2	- - -	- - -	- - -	- - -
28	35,900 - -	31 3 -	769 2 10	20 10 -	3,378 10 -	62 16 10	5 8 4	- - -	- - -	- - -
29	56,815 - -	113 9 -	1,187 12 2	16 17 6	8,025 - -	156 1 3	- - -	- - -	- - -	- - -
30	46,680 - -	423 - -	992 19 6	34 15 4	6,922 - -	138 9 6	25 8 9	- - -	- - -	- - -
31	54,822 15 -	228 12 -	1,238 9 1	33 - 8	131,516 - -	2,617 19 8	- - -	- - -	- - -	- - -
32	58,050 - -	300 9 -	1,335 10 3	11 10 -	5,808 10 -	118 4 10	- - -	- - -	- - -	- - -
33	83,750 - -	530 2 -	1,911 4 6	6 16 4	11,256 - -	229 13 2	- - -	- - -	- - -	- - -
34	68,250 - -	971 10 -	1,597 3 7	32 5 -	5,514 - -	117 2 -	8 - -	- - -	- - -	- - -
35	94,798 8 -	1,379 13 -	2,258 4 6	44 5 10	14,500 - -	291 9 6	- 16 -	- - -	- - -	- - -
36	95,474 - -	1,760 9 -	2,332 2 5	22 19 2	5,032 - -	109 14 6	- - -	- - -	- - -	- - -
37	86,600 - -	2,551 19 -	2,054 8 8	16 15 8	10,807 10 -	246 14 2	5 - -	- - -	- - -	- - -
38	95,446 - -	3,666 - -	2,287 11 1	23 16 8	22,057 10 -	539 15 4	38 17 6	- - -	- - -	- - -
39	114,668 - -	4,056 7 -	2,869 15 10	37 2 8	8,606 10 -	179 3 10	21 5 -	- - -	- - -	- - -
40	128,657 - -	4,532 10 -	3,350 14 8	37 12 6	23,646 10 -	592 5 1	11 15 -	- - -	- - -	- - -
41	154,244 14 -	8,055 - -	3,870 11 -	27 11 8	20,647 10 -	495 6 -	1 3 9	- - -	- - -	- - -
42	126,707 - -	5,434 2 -	3,368 12 6	62 15 -	19,072 10 -	497 15 1	10 14 3	- - -	- - -	- - -
43	130,696 - -	7,405 12 -	3,492 7 8	31 13 10	27,973 - -	724 4 1	6 4 10	- - -	- - -	- - -
44	151,842 17 -	8,121 6 -	4,115 3 -	29 13 8	47,086 10 -	1,273 11 3	5 - 4	- - -	- - -	- - -
45	123,900 - -	7,755 5 -	4,078 13 4	31 - -	27,601 - -	771 2 5	- 8 6	- - -	- - -	- - -
46	139,306 - -	8,186 14 -	4,031 5 9	15 - -	19,394 10 -	556 10 8	- 7 6	- - -	- - -	- - -
47	132,317 - -	9,577 3 -	3,750 14 1	11 10 -	15,285 10 -	435 4 3	10 9 4	- - -	- - -	- - -
48	132,450 - -	8,671 5 -	3,895 13 5	26 4 6	21,712 - -	592 4 11	4 5 -	- - -	- - -	- - -
49	143,295 - -	8,316 19 -	4,434 5 10	20 2 4	22,322 10 -	771 15 8	1 18 4	- - -	- - -	- - -
50	126,300 - -	10,726 6 -	3,749 14 3	24 3 4	27,706 10 -	787 9 8	4 12 6	- - -	- - -	- - -
51	149,050 - -	10,116 8 -	4,867 10 9	17 15 -	43,250 - -	1,397 17 11	- - -	- - -	- - -	- - -
52	153,525 - -	11,895 1 -	5,024 13 4	12 15 -	113,461 5 -	3,867 17 4	- - -	- - -	- - -	- - -
53	136,700 - -	10,699 15 -	4,517 12 -	9 15 -	61,568 - -	2,102 1 6	2 12 6	- - -	- - -	- - -
54	83,800 - -	7,609 - -	2,741 3 8	- 15 -	39,810 10 -	1,173 2 10	- - -	- - -	- - -	- - -
55	143,400 - -	9,179 12 -	5,337 6 10	3 5 -	47,929 - -	1,947 4 3	4 17 6	- - -	- - -	- - -
56	80,100 - -	10,590 16 -	2,494 13 2	- 10 -	12,908 - -	412 - 11	5 14 6	- - -	- - -	- - -
57	99,975 - -	12,192 8 -	3,336 11 5	3 5 -	14,560 - -	432 5 1	1 11 6	- - -	- - -	- - -
58	75,051 - -	9,932 12 -	2,681 6 2	- 10 -	15,344 - -	540 17 11	- - -	- - -	- - -	- - -
59	79,250 - -	7,595 16 -	2,989 9 9	2 15 -	32,536 10 -	1,183 4 10	- - -	- - -	- - -	- - -
60	106,800 - -	14,316 1 7	3,947 2 1	- - -	13,575 10 -	455 16 1	- - -	- - -	- - -	- - -
61	95,250 - -	12,902 4 -	3,708 - 2	- - -	10,653 - -	342 15 1	- - -	- - -	- - -	- - -
62	80,700 - -	12,800 1 -	2,882 5 1	2 - 4	11,190 12 7	358 8 3	- - -	- - -	- - -	- - -
63	63,874 - -	7,703 16 -	2,582 3 -	- - -	4,163 - -	174 15 10	- - -	- - -	- - -	- - -
64	84,653 - -	9,841 18 -	4,079 2 5	1 5 -	23,586 10 -	808 13 10	- - -	- - -	- - -	- - -
65	77,745 - -	11,699 1 -	3,325 3 -	- - -	8,682 - -	302 14 -	- - -	- - -	- - -	- - -
66	63,447 10 4	13,568 17 -	2,347 8 7	- - -	32,769 5 -	1,107 4 7	- - -	- - -	- - -	- - -
67	46,696 19 11	8,642 8 -	1,915 17 2	- - -	25,771 10 -	1,092 7 -	- - -	- - -	- - -	- - -
68	60,345 9 11	11,898 18 -	2,500 12 10	- - -	25,003 5 -	1,121 12 11	- - -	- - -	- - -	- - -
69	43,798 18 -	10,086 4 -	1,619 - 6	- - -	5,892 15 -	266 18 6	- - -	- - -	- - -	- - -
70	48,048 17 -	13,403 5 -	1,734 3 6	- - -	14,922 - -	627 2 6	- - -	- - -	- - -	- - -
71	38,269 19 -	9,948 17 -	1,512 4 1	- - -	8,356 3 4	336 5 10	- - -	- - -	- - -	- - -
72	35,594 19 6	7,507 10 -	1,609 8 2	1 - -	18,584 - -	789 1 9	- - -	- - -	- - -	- - -
73	36,950 - -	11,631 19 -	1,272 6 10	- 15 -	4,765 5 -	304 2 1	- - -	- - -	- - -	- - -
74	28,830 - -	10,584 - -	1,037 14 6	- - -	14,884 10 -	494 5 10	- - -	- - -	- - -	- - -
75	37,148 18 -	14,606 17 -	1,384 13 3	- - -	7,203 15 -	445 1 10	- - -	- - -	- - -	- - -
76	29,649 - -	11,837 12 -	1,079 4 1	- - -	2,500 - -	104 3 4	- - -	- - -	- - -	- - -
77	21,698 19 -	7,720 12 -	785 10 1	- - -	4,054 - -	132 1 2	- - -	- - -	- - -	- - -
78	10,600 - -	3,694 15 -	521 - 1	- - -	7,016 - -	444 2 -	- - -	- - -	- - -	- - -
79	7,789 18 -	3,116 1 -	302 13 8	- - -	2,175 - -	135 7 7	- - -	- - -	- - -	- - -
80	13,975 - -	5,735 4 -	476 15 9	- - -	7,824 10 -	384 - 6	- - -	- - -	- - -	- - -
81	10,053 19 -	4,818 5 -	435 15 7	- - -	1,450 - -	122 3 -	- - -	- - -	- - -	- - -
82	8,049 19 -	4,921 2 -	243 12 7	- - -	950 - -	71 18 2	13 4 10	- - -	- - -	- - -
83	2,170 - -	1,394 9 -	80 2 2	- - -	2,235 4 -	127 4 10	- - -	- - -	- - -	- - -
84	6,749 19 11	3,052 10 -	381 14 4	- - -	1,900 - -	67 4 6	- - -	- - -	- - -	- - -
85	1,300 - -	784 10 -	59 2 9	- - -	5,125 - -	179 7 6	- - -	- - -	- - -	- - -
86	250 - -	132 9 -	16 19 2	- - -	200 - -	8 - -	- - -	- - -	- - -	- - -
87	1,199 19 -	753 5 -	43 11 -	- - -	1,300 - -	31 11 -	- - -	- - -	- - -	- - -
88	3,000 - -	2,544 13 -	100 17 6	- - -	300 - -	14 5 -	- - -	- - -	- - -	- - -
89	200 - -	180 - -	7 8 -	- - -	2,200 - -	126 18 4	- - -	- - -	- - -	- - -
90	1,998 - -	2,203 12 -	54 9 -	- - -	2,000 - -	290 10 -	- - -	- - -	- - -	- - -
92	- - -	- - -	- - -	- - -	1,275 - -	141 9 6	- - -	- - -	- - -	- - -
95	- - -	- - -	- - -	- - -	3,660 - -	97 16 8	- - -	- - -	- - -	- - -
99	- - -	- - -	- - -	- - -	200 - -	20 - -	- - -	- - -	- - -	- - -
£.	4,574,808 19 7	426,876 7 7	141,093 19 10	735 - 10	1,189,533 9 11	37,348 4 11	200 15 9	- - -	- - -	- - -

EDINBURGH LIFE ASSURANCE COMPANY—*continued.*

STATEMENT of Re-assurances corresponding to the foregoing Statement under Headings II. and III.

AGE.	Re-Assurances of Policies effected with Profits.				Re-Assurances of Policies effected without Profits.				
	Amount Assured.	Reversionary Bonus.	Office Yearly Premium.		Amount Assured.	Office Yearly Premium.			
			Ordinary.	Extra.		Ordinary.	Extra.		
	£.	s.	d.	£.	s.	d.	£.	s.	d.
25	2,000	-	-	226	13	4	37	13	4
29	17,000	-	-	1,574	5	11	351	15	-
30	5,000	-	-	420	-	-	103	5	10
31	3,000	-	-	-	-	-	71	7	6
33	9,000	-	-	163	5	10	184	15	10
35	3,200	-	-	110	8	7	84	19	8
37	1,000	-	-	249	6	11	20	-	-
38	4,500	-	-	847	15	10	96	17	11
39	3,000	-	-	457	5	8	66	15	-
40	5,500	-	-	678	8	9	143	6	3
41	24,750	-	-	5,277	-	10	519	1	8
42	4,200	-	-	-	-	-	138	13	-
43	4,250	-	-	252	5	11	135	-	10
44	7,000	-	-	670	8	6	222	-	10
46	9,400	-	-	-	-	-	346	19	2
47	7,000	-	-	451	17	3	220	18	4
48	2,500	-	-	494	19	8	63	1	3
49	13,000	-	-	742	4	10	501	14	7
50	5,000	-	-	731	1	3	159	-	5
51	19,300	-	-	512	3	1	723	14	3
52	8,000	-	-	100	18	-	343	3	4
53	13,500	-	-	696	2	4	588	3	7
54	2,000	-	-	445	7	3	49	5	-
55	52,750	-	-	1,653	7	11	2,261	2	6
56	1,000	-	-	50	-	-	52	7	6
57	4,500	-	-	130	-	4	216	17	6
58	2,500	-	-	1,025	1	6	51	1	8
59	5,000	-	-	862	13	4	198	2	11
60	12,500	-	-	3,163	6	3	343	4	7
61	12,100	-	-	1,324	2	5	615	8	6
62	7,000	-	-	1,325	-	-	252	-	-
63	8,300	-	-	1,472	1	5	390	12	9
64	18,000	-	-	-	-	-	1,397	5	-
65	6,100	-	-	1,681	4	10	227	8	6
66	2,400	-	-	411	5	-	77	11	-
67	4,000	-	-	1,074	15	2	157	19	7
68	3,000	-	-	636	10	8	127	8	4
69	4,400	-	-	2,066	8	7	108	5	4
70	3,050	-	-	924	8	5	101	6	5
71	-	-	-	-	-	-	-	-	-
72	-	-	-	-	-	-	-	-	-
73	8,075	-	-	3,724	15	-	231	9	5
74	-	-	-	-	-	-	-	-	-
75	5,000	-	-	4,566	16	7	120	9	7
76	4,250	-	-	2,075	18	2	137	10	-
77	2,000	-	-	852	15	2	67	9	2
78	-	-	-	-	-	-	-	-	-
82	2,500	-	-	-	-	-	56	5	-
85	-	-	-	-	-	-	-	-	-
92	-	-	-	-	-	-	-	-	-
£.	341,525	-	-	44,122	10	6	12,362	17	10

EDINBURGH LIFE ASSURANCE COMPANY—continued.

IV., V., and VI.

STATEMENT of the Total Amount Assured under Special Classes of Assurance Business; also the Amount of Premiums Receivable Annually in respect of each Special Class of Assurances; and also the Total Amount of Premiums which has been received.

DESCRIPTION OF ASSURANCE.	Sum Assured.	Reversionary Bonuses.	Ordinary Premiums.	Extra Premiums.	Total Premiums Received.	
					Ordinary.	Extra.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
WITH PARTICIPATION IN PROFITS :						
For Whole Term of Life :						
By Increasing Premiums - - -	63,850 - -	3,405 - -	1,446 14 -	14 5 -	13,320 6 6	31 5 -
By Decreasing Premiums - - -	3,600 - -	429 11 -	121 19 -	- 15 -	1,830 9 1	14 5 -
By Terminating and Commuted Premiums - - - - -	413,806 18 -	31,528 4 -	11,235 6 -	63 12 6	179,534 16 11	984 6 8
Endowment Assurances - - -	1,043,224 12 -	28,318 2 -	41,622 19 -	453 10 4	287,581 6 2	1,666 18 8
Joint Lives - - - - -	26,000 - -	3,095 16 -	1,769 6 -	14 6 4	16,755 11 10	114 4 -
Longest Life - - - - -	20,350 - -	3,917 19 -	490 5 -	- - -	11,694 - 11	- - -
Deferred - - - - -	6,500 - -	- - -	79 3 -	- - -	482 - 4	- - -
TOTALS - - - £.	1,577,331 10 -	70,694 12 -	56,765 12 -	546 9 2	511,198 11 9	2,810 19 4
WITHOUT PARTICIPATION IN PROFITS :						
For Whole Term of Life :						
By Increasing Premiums - - -	83,650 - -	- - -	1,807 18 -	- 10 -	12,341 8 9	- 10 -
By Decreasing Premiums - - -	3,600 - -	- - -	115 6 -	- - -	1,463 9 2	- - -
By Terminating and Commuted Premiums - - - - -	117,089 12 -	- - -	1,541 12 -	- - -	54,418 2 10	154 9 -
Endowment Assurances - - -	237,679 19 -	- - -	9,555 7 -	85 17 4	64,986 11 5	468 14 2
For Short Periods - - - - -	88,500 - -	- - -	799 4 -	34 12 6	3,363 7 11	43 - -
Children's Endowments - - -	46,168 - -	- - -	2,347 4 -	- - -	19,815 14 3	- - -
Joint Lives - - - - -	20,208 10 -	- - -	1,234 13 -	2 2 -	4,893 1 6	28 2 -
Longest Life - - - - -	14,965 - -	- - -	274 12 -	- - -	3,220 10 2	- - -
Deferred - - - - -	2,500 - -	- - -	- - -	- - -	25 - -	- - -
Contingent - - - - -	71,938 10 -	- - -	668 13 -	- 10 -	6,918 11 9	5 5 -
Issue Risks - - - - -	54,965 14 -	- - -	- - -	- - -	2,495 19 8	- - -
Sums due at fixed date - - -	4,800 - -	- - -	139 16 -	- - -	1,467 14 -	- - -
TOTALS - - - £.	746,065 5 -	- - -	18,484 5 -	123 11 10	175,409 11 5	700 - 2

STATEMENT of Re-Assurances corresponding to the foregoing Statement under Headings IV., V., and VI.

DESCRIPTION OF ASSURANCE.	Sum Assured.	Reversionary Bonus.	Ordinary Premiums.	Extra Premiums.	Total Premiums Paid.	
					Ordinary.	Extra.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
WITH PARTICIPATION IN PROFITS :						
For Whole Term of Life :						
By Terminating and Commuted Premiums - - - - -	12,600 - -	1,295 12 -	583 8 -	- - -	5,539 1 6	- - -
Endowment Assurances - - -	7,000 - -	146 19 -	222 9 -	59 17 6	2,537 18 10	112 17 6
Longest Life - - - - -	2,000 - -	1,103 17 -	46 8 -	- - -	1,903 1 8	- - -
TOTALS - - - £.	21,600 - -	2,546 8 -	852 5 -	59 17 6	9,980 2 -	112 17 6
WITHOUT PARTICIPATION IN PROFITS :						
For Whole Term of Life :						
By Increasing Premiums - - -	26,000 - -	- - -	530 1 -	- - -	1,466 6 8	- - -
By Terminating and Commuted Premiums - - - - -	34,063 2 -	- - -	617 15 -	- - -	13,578 6 5	- - -
Endowment Assurances - - -	7,600 - -	- - -	179 8 -	- - -	3,576 7 11	- - -
For Short Periods - - - - -	14,500 - -	- - -	107 11 -	- - -	258 15 6	- - -
Joint Lives - - - - -	5,000 - -	- - -	341 5 -	- - -	126 11 3	- - -
Contingent - - - - -	15,540 - -	- - -	140 19 -	- - -	1,230 15 9	- - -
TOTALS - - - £.	102,703 2 -	- - -	1,916 19 -	- - -	20,537 3 6	- - -

EDINBURGH LIFE ASSURANCE COMPANY—*continued.*

VII.

STATEMENT of the Total Amount of Immediate Annuities on Single Lives.

AGE.	Amount of Annuities.	AGE.	Amount of Annuities.	AGE.	Amount of Annuities.	AGE.	Amount of Annuities.
	£. s. d.		£. s. d.		£. s. d.		£. s. d.
5	15 - -	48	219 16 8	64	1,494 1 6	80	1,392 - 10
20	100 - -	49	61 - 10	65	579 1 -	81	123 12 8
31	26 - -	50	292 10 8	66	1,183 2 1	82	296 18 2
32	15 10 -	51	288 1 8	67	406 16 8	83	628 17 6
33	22 8 8	52	185 - -	68	911 14 7	84	230 4 4
35	50 - -	53	330 17 4	69	554 6 2	85	154 18 4
37	13 6 8	54	295 1 8	70	1,553 5 8	86	257 13 8
38	32 1 8	55	303 16 -	71	546 9 5	87	145 - -
39	60 - -	56	152 15 4	72	860 8 4	88	164 5 8
40	112 2 11	57	177 4 4	73	639 5 7	89	326 - -
41	10 - -	58	134 18 4	74	1,342 5 -	90	50 - -
42	12 6 4	59	570 12 4	75	495 15 6	91	225 19 6
44	127 12 6	60	428 4 8	76	692 1 -	92	73 - 2
45	55 - -	61	421 1 10	77	931 16 6		
46	113 1 4	62	669 12 8	78	415 15 3		
47	77 12 -	63	1,070 19 2	79	467 14 6	TOTAL £.	23,586 5 2

VIII.

STATEMENT of the Amount of all Annuities other than those specified under Heading No. 7.

DESCRIPTION OF ANNUITIES.	Amount of Annuities.	Annual Premium Payable.		Consideration Money.	Total Premiums Received.	
		Ordinary.	Extra.		Ordinary	Extra.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Immediate:						
On Joint Lives - -	1,145 3 3	- -	- -	6,197 10 8	- -	- -
On Last Survivor - -	1,370 9 4	- -	- -	19,302 12 7	- -	- -
For Short Periods - -	15 5 6	- -	- -	157 10 -	- -	- -
Annuities Certain - -	100 6 -	- -	- -	1,057 4 7	- -	- -
Deferred - - - -	60 - -	32 9 4	- -	- -	91 5 7	- -
Contingent - - -	385 17 11	- -	- -	3,039 2 2	- -	- -
Survivorship - - -	50 - -	34 15 -	- -	- -	556 - -	15 12 6
£.	3,127 2 -	67 4 4	- -	29,754 - -	647 5 7	15 12 6

Note.—There are no re-assurances of the above annuities.

EDINBURGH LIFE ASSURANCE COMPANY—*continued.*

IX.

STATEMENT of the Average Rate of Interest at which the Life Assurance Fund of the Company was invested at the close of each Year during the period since last Investigation.

								£. s. d.
At 31st March 1886	-	-	-	-	-	-	-	4 2 10 per cent.
" 1887	-	-	-	-	-	-	-	4 3 3 "
" 1888	-	-	-	-	-	-	-	4 3 1 "
" 1889	-	-	-	-	-	-	-	4 2 2 "
" 1890	-	-	-	-	-	-	-	4 2 1 "
" 1891	-	-	-	-	-	-	-	4 2 - "
" 1892	-	-	-	-	-	-	-	4 2 1 "

Note.—The above rates are calculated on the whole amount of the life assurance and annuity fund at the close of each year, including sums temporarily uninvested, as well as agents' balances and other unproductive assets.

X.

At the date above mentioned it was the practice of the company to allow for the surrender of ordinary whole-term and endowment assurance policies the following proportions of the net values deduced from the table mainly used in the formation of the company's rates of premium, viz. :—

In the case of participating policies 75 per cent., in addition to the cash value of the vested bonus additions.

In the case of non-participating policies, 67½ per cent.

Note.—In the case of policies which had not been more than three years in force, a smaller percentage was allowed.

Endowment assurance policies approaching maturity were valued for surrender by discounting the sum assured and bonuses on one hand, and the office premiums on the other.

The following are specimens of the surrender values allowed for ordinary participating policies, exclusive of the value of bonus additions :—

AGE AT DATE OF ASSURANCE.	SURRENDER VALUES OF POLICY FOR £.100.			
	Duration 5 Years.	Duration 10 Years.	Duration 15 Years.	Duration 20 Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	2 11 -	5 15 -	9 5 -	13 3 -
30	3 11 -	7 16 -	12 11 -	18 - -
40	5 1 -	11 3 -	17 17 -	24 11 -
50	7 13 -	15 17 -	23 17 -	32 6 -

Policies issued on unhealthy lives at increased rates are allowed a higher surrender value in consideration of the increased premium.

In the case of endowment policies on the "returnable" scale of premiums, the company has allowed a surrender value equal to three-fourths of the premiums paid.

W. Macgillivray, Chairman.
A. Burn Murdoch, Director.
H. A. Hotson, Director.
Geo. M. Low, Manager.

MUTUAL RESERVE FUND LIFE ASSOCIATION OF NEW YORK.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Mutual Reserve Fund Life Association of New York, for the Year ending 31st December 1891.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	607,378	3	4	Claims under Policies (including announced)	578,269	7	3
Premiums:				Commission:			
Membership or Entrance Fees and Annual Dues	162,262	13	8	Commissions paid to Agents	64,297	6	2
Annual Dues in process of collection	14,038	5	4	Commissions to Banks and Collectors, and cost of Collecting Mortuary Calls	45,539	4	4
Assessments (i.e., Mortuary Calls)	572,441	7	-				
Assessments not yet due but called and in process of collection	190,112	10	6	Expenses of Management:			
	762,553	17	6	Salaries and Travelling Expenses	38,222	-	2
	938,849	16	6	Medical Examiners' Fees	12,130	2	6
Interest and Dividends	-	-	-	Rent and Taxes	10,758	11	9
Fees for changing Beneficiaries	-	-	-	Postage	2,056	4	11
	571	1	5	Actuarial Expenses	394	5	-
	26,854	9	3	General Office and Agency Expenses	7,052	10	8
	1,573,653	10	6	Advertising and Printing	17,095	8	-
				Legal Expenses	745	18	11
				Furniture and Fixtures	654	14	11
				Cost of investigating and adjusting Death Claims	11,398	19	4
				Amount of Funds at the end of the Year	785,038	16	7
£.	1,573,653	10	6	£.	1,573,653	10	6

BALANCE SHEET

Of the Mutual Reserve Fund Life Association of New York, on the 31st December 1891.

LIABILITIES.			£.	s.	d.	ASSETS.			£.	s.	d.
Reserve Fund	-	-	643,147	10	11	Mortgages on Real Estate in the United States			469,794	13	3
Life Assurance Fund:						Deposit with Chancery Division in England	-		20,020	10	8
Portion of Calls available for Claims and Expenses after the date of account	-	-	74,627	9	4	French Rentes	-	-	6,197	18	-
Reserve held against Bonus Bonds issued to Members	59,036	2	4			Bonds:					
			133,663	11	8	Province of Quebec, Canada	-	-	10,266	18	10
						Dominion of Canada	-	-	10,744	9	5
						Credit Foncier, Paris, France	-	-	4,102	12	11
						City of St. Louis, Missouri	-	-	205	6	9
Member's Deposit Account:						Furniture and Fixtures	-	-	3,300	11	11
Balance to credit of Members	-	-	8,227	14	-	Agents' Balances	-	-	26,018	-	4
						Outstanding Premiums	-	-	204,145	15	10
Total Funds as per First Schedule	-	-	785,038	16	7	Outstanding Interest	-	-	7,227	7	10
Claims notified, but not paid	-	-	108,021	3	-						
Unpaid cost of collection of Mortuary Calls	-		13,269	9	6	Cash on Deposit	-	-	143,790	18	11
						Cash in hand and on Current Accounts	-	-	514	4	5
									144,305	3	4

Note.—Throughout this statement £. 1 sterling is reckoned equal to 4 dollars and 87 cents currency.

We, Henry J. Reinmund, Second Vice-President; Frederic T. Braman, Secretary; Frederick A. Burnham, Director; and James W. Bowden, Director; do hereby certify that the foregoing statement of the Mutual Reserve Fund Life Association of the City of New York, and State of New York, United States of America, for the year ending on the Thirty-first day of December 1891 is correct.

Henry J. Reinmund, Second Vice-President.
 Frederic T. Braman, Secretary.
 Frederick A. Burnham, Director.
 James W. Bowden, Director.

LEICESTER INDUSTRIAL ASSURANCE AND BUILDING COMPANY,
(LIMITED).

No returns have been received from this Company, and the Board of Trade are informed that the Company is being wound up under an order made pursuant to the Companies Acts, 1862 to 1890.

A C C O U N T S

AND

C O R R E S P O N D E N C E.

LONDON, EDINBURGH, AND GLASGOW ASSURANCE COMPANY (LIMITED).

London, Edinburgh, and Glasgow Assurance Company (Limited),
Chief Offices, Insurance Buildings, Farringdon-street,
London, E.C., 30 September 1892.

Sir,

ENCLOSED I send you the Revenue Accounts of this Company for the year ending 31st December 1891, and the Balance Sheet of the Company on that date, as per the Third and Fourth Schedules of the Life Assurance Companies Act, 1870, duly signed, together with three printed copies thereof.

I am, &c.

The Assistant Secretary, Finance Department,
Board of Trade, Whitehall, S.W.

(signed) T. V. Cowling, Secretary.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the London, Edinburgh, and Glasgow Assurance Company (Limited), for the Year ending 31st December 1891.

I.—LIFE ASSURANCE ACCOUNT.

	Ordinary Branch.	Industrial Branch.	TOTAL.		Participating.	Non-Participating.	TOTAL.
Amount of Life Assurance Funds at the beginning of the year, as per last account - - -	£. s. d. 49,735 1 11	£. s. d. 27,909 - 7	£. s. d. 77,644 2 6				
Reserve for Monthly With-Profit (Participating) business, as per Quinquennial Valuation, transferred from Industrial Life Fund to Participating Life Fund - -	+ 1,094 - -	- 1,094 - -					
	50,829 1 11	26,815 - 7					
Reserve for Without-Profit (Non-participating) business, as per Quinquennial Valuation, transferred from Ordinary Life Fund to Non-Participating Life Fund -	- 23,678 14 -	+ 23,678 14 -					
Amount of Life Assurance Funds (adjusted) at the beginning of the Year - - - - -	£. s. 27,150 7 11	£. s. d. 50,493 14 7	£. s. d. 77,644 2 6	Claims under Policies, including Endowments and Endowment Assurances matured (less Re-assurances) - - - -	£. s. d. 5,327 8 9	£. s. d. 112,475 14 4½	£. s. d. 117,803 3 1½
Premiums (less Re-assurances) -	21,211 1 1	209,243 14 9	230,454 15 10	Surrenders - - - - -	475 11 5	209 7 4	684 18 9
Consideration for Annuities granted -	-	4,330 2 -	4,330 2 -	Annuities - - - - -	-	741 10 3	741 10 3
Interest, Dividends, and Rents -	963 16 1	1,826 18 4	2,790 14 5	Commission - - - - -	4,295 13 9	43,264 13 2	47,560 6 11
Assignment and other Fees - -	14 14 -	43 15 -½	58 9 -½	Expenses of Management, -being balance of Loading (after deducting Commission, as above) transferred to Profit and Loss Account, as per Actuary's Certificate - - - - -	5,016 10 5	65,659 14 2½	70,676 4 7½
				Amount of Life Assurance Funds at end of Year, as per Fourth Schedule - - - - -	34,224 14 9	43,587 5 4½	77,812 - 1½
£.	49,339 19 1	265,938 4 8½	315,278 3 9½	£.	49,339 19 1	265,938 4 8½	315,278 3 9½

II.*—HEALTH INSURANCE ACCOUNT.

Amount of Health Insurance Fund at the beginning of the Year -	£. s. d. 1,094 2 8	Claims under Policies - - - - -	£. s. d. 563 - 7½
Premiums (less Re-insurances) - - - - -	400 16 3	Surrenders - - - - -	23 6 -
Interest, Dividends, and Rents - - - - -	74 17 -	Commission - - - - -	31 18 6½
£.	2,469 15 11	Expenses of Management, being balance of Loading (after deducting Commission, as above) transferred to Profit and Loss Account, as per Actuary's Certificate - - - - -	28 3 10½
		Amount of Health Insurance Fund at end of year, as per Fourth Schedule - - - - -	1,823 6 10½
		£.	2,469 15 11

* No new business transacted in the Health Branch.

III.—ACCIDENT INSURANCE ACCOUNT.

Amount of Accident Insurance Fund at the beginning of the Year -	£. s. d. 4,251 15 -½	Claims under Policies - - - - -	£. s. d. 6,268 19 4
Premiums (less Re-insurances) - - - - -	13,784 19 4	Bonus to Policy-holders - - - - -	904 10 4
		Commission - - - - -	3,656 8 -
		Expenses of Management, being balance of estimated Loading (after deducting Commission, as above) transferred to Profit and Loss Account, as per Actuary's Certificate - - - - -	1,857 11 9
£.	18,036 14 4½	Amount of Accident Insurance Fund at end of Year, as per Fourth Schedule - - - - -	5,354 4 11½
		£.	18,036 14 4½

LONDON, EDINBURGH, AND GLASGOW ASSURANCE COMPANY (LIMITED)—*contd.*

IV.—PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.		£.	s.	d.
Interest, Dividends, and Rents not carried to other Accounts - - - - -	187	19	7	Interest on Capital called up and paid - - - - -	6,599	7	5				
	£.	s.	d.	Interest on Sums paid in advance of Calls on Shares - - - - -	3,714	11	8		10,313	19	1
Balance of Loading transferred from Life Assurance (Participating) Account - - - - -	5,016	10	5						7,972	8	3
Balance of estimated Loading transferred from Life Assurance (Non-Participating) Account - - - - -	65,659	14	2½	Interest on Advances - - - - -							
	70,676	4	7½	Expenses of Management - - - - -	6,902	6	½				
				Income Tax - - - - -	1,058	10	10		7,960	16	10½
Balance of Loading transferred from Health Insurance Account - - - - -	28	3	10½	Loss on Investments - - - - -					61	13	-
Balance of estimated Loading transferred from Accident Insurance Account - - - - -	1,857	11	9		£.	s.	d.				
Transfer and other Fees - - - - -	11	10	-	Amount written off Agents' Balances - - - - -	352	3	5				
				Amount written off Leasehold Property - - - - -	432	8	11½				
				Amount written off Furniture and Fittings - - - - -	683	11	2				
				Amount written off cost of Quinquennial Valuation and Expenses of Debenture Issue - - - - -	2,466	4	5				
				Amount written off Industrial Branch Establishment Accounts - - - - -	40,017	19	8				
				Amount written off Purchase of Assurance Business Account - - - - -	1,500	-	-				
				Amount written off Establishment and Extension of Business Account (Ordinary Branch) - - - - -	1,000	-	-				
									46,452	7	7½
	£.	72,761	9 10						£.	72,761	9 10

BALANCE SHEET

Of the London, Edinburgh, and Glasgow Assurance Company (Limited), on 31st December 1891.

LIABILITIES.				£. s. d.	
Share Capital, 600,000 Shares of 1 <i>l.</i> each	-	-	-	500,000	-
	£. s. d.				
Subscribed Capital	-	-	-	375,755	-
	£. s. d.				
Deduct uncalled Capital	-	242,688	15	-	-
Less Sums paid in advance of Calls	-	-	74,692	9	9
				167,996	5 3
				207,758	14 9
Less Calls due from sundry Shareholders	-	-	-	502	5 -
				207,256	9 9
Life Assurance Fund (Participating)	-	-	34,224	14	9
Ditto (Non-Participating)	-	-	43,587	5	4½
				77,812	- 1½
Health Insurance Fund	-	-	-	1,823	6 10½
Accident Insurance Fund	-	-	-	5,354	4 11½
Advances	-	-	-	171,404	19 9
Loan Guarantee Fund	-	-	-	298	2 -
Claims admitted but not yet due	-	-	-	1,188	2 8
Annuities due but not applied for	-	-	-	53	14 6
Sundry Accounts due by the Company	-	-	-	13,663	13 -½
Interest on Capital, due 1st January 1892	-	-	-	5,160	6 -
Interest accrued, but not due	-	-	-	398	2 8

Note.—In addition to the above assets, there is the uncalled capital, which, on 31st December 1891, amounted to 167,996*l.* 5*s.* 8*d.*

J. S. Balfour, Chairman.
E. A. Berger, } Directors.
Richard Booth, }
T. V. Cowling, Secretary.

LONDON, EDINBURGH, AND GLASGOW ASSURANCE
COMPANY (LIMITED)—*continued.*

Board of Trade (Finance Department),

London, S.W., 19 November 1892.

Sir,

I AM directed by the Board of Trade to acknowledge the receipt of your letter of the 30th September, enclosing the Accounts of your Company for the year ending 31st December last.

The Board of Trade would be glad to be informed if the proposal mentioned in the correspondence which was published with the Accounts of the Company for the year ending 31st December 1890, with regard to the constitution of a trust in respect of certain funds, has been carried into effect.

As regards the Accounts themselves, the Board of Trade observe that, as compared with those for the year 1890, the results are as follows, viz.:—

LIABILITIES.	1890.	1891.
	£. s. d.	£. s. d.
Insurance Funds of the Company and Liabilities in connection therewith - - - -	91,277 3 -½	92,046 19 9
Capital paid up and Sums in advance of Calls -	203,954 13 11	207,256 9 9
Advances - - - - -	120,332 16 -	171,404 19 9
Sundry Accounts due - - - - -	8,112 17 7	13,663 13 -
£.	423,677 10 6½	484,372 2 3
ASSETS.	1890.	1891.
	£. s. d.	£. s. d.
Investments, &c. (including Agents' Balances, Furniture, &c.) - - - - -	118,018 5 8	130,299 - 8
Other items inserted as Assets :		
Cost of Quinquennial Valuation and Debenture Issue - - - - -	- - -	9,864 19 9
Establishment and Extension of Business :		
Ordinary - - - - -	6,062 15 2	5,062 15 2
Industrial - - - - -	286,379 - 11½	327,427 18 -
Purchase of Business Account - - -	13,217 8 9	11,717 8 9
	423,677 10 6½	484,372 2 4
Deduct Assets realisable - - - - -	118,018 5 8	130,299 - 8
£.	305,659 4 10½	354,073 1 8

It would therefore appear that, in the course of the year 1891, the items in the asset side of the balance sheet to which the Board of Trade take exception, and which at the end of 1890 amounted to 305,659*l.* 4*s.* 10½*d.*, or about 72 per cent. of the entire liabilities of the Company, had increased to 354,073*l.* 1*s.* 8*d.*, or about 73 per cent. of the Company's total liabilities.

The Board of Trade have further to point out that, although the Accounts do not show any such liabilities as "Debentures," there is included on the other side of the balance sheet an item, 9,864*l.* 19*s.* 9*d.*, described as "Cost of quinquennial valuation and expenses of debenture issue." In connection with this item I am to call your attention to the question raised last year as to the exact nature of the item "Advances," and to inquire why the debentures issued do not appear in the accounts as such.

In connection with this item the Board of Trade would also observe the cost of valuation and cost of debenture issue are of so widely different a nature that, in their opinion, the expenditure in each case should be given separately.

I am

LONDON, EDINBURGH, AND GLASGOW ASSURANCE
COMPANY (LIMITED)—*continued.*

I am to add that the Board of Trade reserve to themselves the right to present this letter and any further correspondence that may take place to Parliament, with the Accounts.

The Secretary,
London, Edinburgh, and Glasgow Assurance
Company (Limited),
Insurance Buildings, Farringdon-street, E.C.

I am, &c.
(signed) *Ingram B. Walker.*

London, Edinburgh, and Glasgow Assurance
Company (Limited),
Chief Offices, Insurance Buildings, Farringdon-street,
London, E.C., 30 December 1892.

Sir,

WITH reference to your letter of the 19th ult., I have to state that some progress has been made with a view to the constitution of a trust in respect of certain funds referred to in our letter of the 29th April last; and that, whilst there has been unavoidable delay in completing the matter, there is reason to believe that the proposal will be carried to a successful issue before long.

With regard to the remarks of the Board of Trade on the Accounts of the Company for the year ending 31st December last, my Directors must take exception to the manner in which the liabilities and assets of the Company are set out in the Board of Trade letter of the 19th ult. For instance, in the "assets realisable," the Board of Trade do not include the uncalled capital of 167,996*l.*, which is unquestionably a valuable asset. And the Directors must maintain the view frequently expressed, that the "Establishment and extension of business account," to which the Board of Trade object, represents a capital expenditure which has already produced an excellent result, and is a valuable asset; and they cannot see any reason why, if the establishment and extension of business account is to be regarded as a worthless asset, the paid-up capital of the Company should be treated as a liability.

Whilst it is true that the establishment and extension of business account, and the other items which the Board of Trade regard as not realisable, were increased during 1891, it is essential, in order to arrive at a correct view of the Company's position, to keep in view the steady diminution, year by year, in the percentage of actual expenses (including capital expenditure) as shown by the following table:—

YEAR.	Industrial Branch only.		Ordinary Life and Industrial Branches.	
	Percentage.	Increase + Decrease —	Percentage.	Increase + Decrease —
1885	116.2	- -	73.0	—
1886	68.2	— 48.0	64.0	— 9.0
1887	88.4	+ 20.2	77.6	+ 13.0
1888	65.5	— 22.9	58.1	— 18.9
1889	55.6	— 9.9	51.0	— 7.1
1890	47.7	— 7.9	43.8	— 7.2
1891	41.0	— 6.7	38.5	— 5.3

It is also to be observed that the increase in the establishment accounts has shown a diminution during each of the years 1889, 1890, and 1891. The reduction in 1891 would have been much larger but for the exceptional expenditure relating to the quinquennial valuation and the issue of debentures, and there is every reason to believe that a very considerable reduction in the amount added to the establishment accounts will be shown during the current year; that next year there will be little or no addition thereto, and that in subsequent years there will be a steady diminution

LONDON, EDINBURGH, AND GLASGOW ASSURANCE
COMPANY (LIMITED)—*continued.*

in the total of those accounts. The industrial business of the Company was started on the assumption that this would be the case, and there is every reason to believe that our estimates will be borne out. In support of this I may state that, whereas during 1891 our outgo in the Industrial Branch considerably exceeded the income, during the quarter ending 30th September last an absolute equilibrium of income and expenditure was attained, whilst during the quarter now ending there has been a surplus in favour of the Company.

The item, "Advances," includes debentures issued, and the Directors are advised by counsel that there is no necessity to show debentures separately from other advances; but the views of the Board of Trade shall have the best consideration of the Directors when preparing the returns for the current year.

The "Cost of quinquennial valuation" and the "Expenses of debenture issue," although different in kind, were both of an exceptional nature; and, as the whole amount is to be written off by instalments over five years, it was thought best to include both in one item in the balance sheet.

The Assistant Secretary,
Finance Department, Board of Trade,
Whitehall, S.W.

I am, &c.
(signed) *T. V. Cowling,*
Secretary.

Board of Trade (Finance Department),
12 January 1893.

Sir,

I AM directed by the Board of Trade to acknowledge the receipt of your letter of the 30th ult., with reference to the observations of this Board upon the Returns of the Company to 31st December 1891, and, in reply, to inform you that they have decided to lay the correspondence before Parliament.

The Secretary,
London, Edinburgh, and Glasgow Assurance
Company (Limited),
Insurance Buildings, Farringdon-street, E.C.

I am, &c.
(signed) *Ingram B. Walker.*

UNIVERSAL INSURANCE LOAN AND INVESTMENT COMPANY (LIMITED).

Sir,

Universal Insurance Office,
Oxford-place, Leeds, 8 August 1892.

I HAVE pleasure in enclosing three copies of the accounts of this Company for the year ending 31st December 1891.

The Company have endeavoured to carry out in the fullest manner possible the wishes of the Board of Trade, expressed in previous correspondence which has taken place, and they have, therefore, so far as the different circumstances allow, followed the forms of account which have been published in the Blue Books, more particularly those ordered by the House of Commons to be printed 31st July 1892,* page 309, and 16th May 1892, page 11.

The utmost care and consideration has been exercised in preparing the accounts, so as to meet, in the fullest manner possible, the wishes of your Board; and my Directors will be glad to learn as early as possible that they have succeeded in doing so.

The Assistant Secretary
(Finance Department), Board of Trade,
London, S.W.

I am, &c.
(signed) G. A. Macdonald,
Secretary.

* Query 13th July 1891.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Universal Insurance Loan and Investment Company (Limited), for the Year ending
31st December 1891.

I.—LIFE ASSURANCE ACCOUNT.

	£. s. d.		£. s. d.
Amount of Life Assurance Fund at the beginning of the Year - - - -	719 19 9	Claims under Life Policies (no Re-assurances)	2,226 13 6
Transfer from General Revenue and Sickness Account - - - -	600 - -	Commission - - - -	659 19 4
Premiums - - - - £. s. d.	3,088 14 6	Expenses of Management - - - -	1,409 - 11
Re-assurances - - - - 34 1 3	3,054 13 3	Amount of Life Assurance Fund at end of the Year (as per Fourth Schedule) - -	116 11 5
Interest - - - -	37 12 2		
£.	4,412 5 2	£.	4,412 5 2

II.—GENERAL REVENUE AND SICKNESS ACCOUNT.

	£. s. d.		£. s. d.
Balance brought forward - - - -	126 9 7	Claims under Policies (no Re-assurances) -	56 14 5
Premiums (less Re-assurances) - - - -	76 2 7	Commission - - - -	6 7 9
Balance - - - -	583 6 -	Expenses of Management - - - -	122 16 -
		Sum transferred to Life Assurance Account (as per First Schedule) - - - -	600 - -
£.	785 18 2	£.	785 18 2

UNIVERSAL INSURANCE LOAN AND INVESTMENT COMPANY (LIMITED)—*continued.*

BALANCE SHEET

Of the Universal Insurance Loan and Investment Company (Limited), on the 31st December 1891.

LIABILITIES.	£. s. d.	ASSETS.	£. s. d.
Shareholders' Capital:		Mortgages on Property within the United Kingdom - - - - -	897 - -
Authorised - - - - -	100,000 - -	Cash in Bank - - - - -	397 3 6
Subscribed - - - - -	25,000 - -	Cash and Stamps in hand at Head Office - -	90 7 10
Uncalled - - - - -	22,500 - -	Agents' Balances - - - - -	96 7 1
Paid up - - - - -	2,500 - -	Outstanding Premiums - - - - -	297 10 10
Life Assurance Fund (as per First Schedule)	116 11 5	Value of Furniture, Fittings, Safes, Books, &c.	309 18 8
Advances and Deposits - - - - -	1,602 4 6	General Establishment Account, being Sums expended in Purchase and Establishment of Business, and temporarily charged against Capital - - - - -	1,720 - -
Claims admitted but not yet due - - -	50 - -	Balance, General Revenue and Sickness Account - - - - -	583 6 -
undry Accounts due by the Company - -	62 18 -		
£.	4,381 13 11	£.	4,381 13 11

*Alex. Pope, Chairman.
Percy George Bynon, Director.
T. Roberts Watson, Managing Director.
G. A. Macdonald, Secretary.*

I hereby certify (1st) that I have carefully examined and audited the accounts of the Company for the year ending 31st December 1891; (2nd) that the foregoing Revenue Accounts contain a correct summary of the receipts and payments; and (3rd) that the above Balance Sheet exhibits a true statement of the Company's affairs as at 31st December 1891, and is in accordance with the Company's books.

15 July 1892.

Richard Sewell, C.A., Auditor.

Board of Trade (Finance Department),
London, S.W., 8 September 1892.

Sir,

I AM directed by the Board of Trade to acknowledge the receipt of your letter of the 8th ultimo, enclosing the accounts of your Company for the year ending 31st December last, and to point out that in their present form they do not appear to comply with the requirements of the Life Assurance Companies Act of 1870.

As regards the Life Assurance Account the Board of Trade observe that the transactions of the year show that the Life Assurance Fund, which amounted to 719*l.* 19*s.* 9*d.* at the beginning, had been turned at the close of the year into a deficiency of 483*l.* 8*s.* 7*d.* This state of affairs does not appear on the face of the returns, in consequence of a professed transfer of 600*l.* from the General Revenue and Sickness Account.

Inasmuch, however, as this account only shows a balance of receipts over expenditure of 16*l.* 14*s.*, the Board of Trade fail to see how a sum of 600*l.* could possibly have been transferred from it to the Life Assurance Account.

Before returning the accounts for correction, the Board of Trade would be glad to receive any explanation that your Directors may wish to offer.

I am to add that the Board of Trade reserve to themselves the right to present the correspondence to Parliament with the accounts.

I am, &c.

(signed) *Ingram B. Walker.*

The Secretary to the
Universal Insurance Loan and Investment
Company (Limited), Oxford-place, Leeds.

UNIVERSAL INSURANCE LOAN AND INVESTMENT COMPANY
(LIMITED)—*continued.*

Sir,

Universal Insurance Office,
Oxford-place, Leeds, 17 October 1892.

I NOW have pleasure in replying to your letter of 8th September, and have to say that, in making out our accounts for the year ending 31st December 1891 in their present form, we had no idea that you would take exception to them. In arriving at this conclusion we had before us the precedents adopted by you in respect of the accounts of the "Blue Ribbon Life Office," and under these circumstances the Directors determined to pass the accounts prior to receiving notice of acceptance from you.

Having consideration for this fact, and also that we have gone to the expense of having a large supply of the accounts printed, the Directors regret that they cannot see their way to alter them.

I shall, therefore, be obliged, if you will notify acceptance of them in their present form.

The Assistant Secretary
(Finance Department), Board of Trade,
London, S.W.

I am, &c.
(signed) *G. A. Macdonald,*
Secretary.

Board of Trade (Finance Department),
London, S.W., 25 October 1892.

Sir,

I AM directed by the Board of Trade to acknowledge the receipt of your letter of the 17th instant, stating that your Directors, in view of the circumstances that similar accounts had been accepted in the case of another Company, and that a large number of copies of your returns had been already printed, could not see their way to alter their accounts to 31st December 1891.

In reply, I am to point out that neither of these reasons can be held as sufficient to justify your Company in depositing returns which, in the opinion of the Board of Trade, are not in conformity with the requirements of the Life Assurance Companies Act, 1870.

Unless, therefore, returns amended, as pointed out in the previous letter from this Department, are deposited forthwith, the Board of Trade will have no option but to present the correspondence to Parliament with the accounts.

The Secretary to the
Universal Insurance Loan and Investment
Company (Limited), Oxford-place, Leeds.

I am, &c.
(signed) *R. Giffen.*

S U M M A R Y

OF THE

LIFE ASSURANCE AND ANNUITY REVENUE ACCOUNTS,

AND OF THE

GENERAL BALANCE SHEETS.

In compiling this Summary, the Accounts of seven Companies making Returns to the Board of Trade, namely, the Law Reversionary Interest Society (Limited), the Colonial Mutual Life Assurance Society (Limited), the Equitable Life Assurance Society of the United States, the Mutual Life Insurance Company of New York, the Mutual Reserve Fund Life Association, the New York Life Insurance Company, and the Phénix Life Assurance Company, have been omitted. The business of the first of these is not Ordinary Assurance, and the others are Colonial and Foreign Companies, the extent of whose business in the United Kingdom is not officially made known.

ORDINARY LIFE COMPANIES. - - -

NAME.	Page.	INCOME.							
		Date.	Premiums.	Consi- deration for An- nuities.	Interest (less Tax).	Increase in Value of Invest ^d .	Fines, Fees, &c.	Miscel- laneous.	—
			£.	£.	£.	£.	£.	£.	
Abstainers & Gen.(Ld.)(Or.Br.)	124	31 Dec. 1891	11,229	—	910	—	—	—	—
Alliance - - - -	32	31 Dec. "	200,191	1,873	84,738	—	93	—	—
Atlas - - - -	74	31 Dec. "	110,922	2,770	57,662	461	40	—	—
British Empire - - -	45	31 Dec. "	194,340	257	64,332	—	—	—	—
British Equitable - - -	144	31 Jan. 1892	138,318	—	55,072	—	315	—	—
Briton Medical and General (Limited).	192	31 Dec. 1891	42,209	—	12,736	—	57	237 743	From Canadian Liqn. Capital - - - -
Caledonian - - - -	36	31 Dec. "	127,419	9,740	41,633	—	87	—	—
Church of England - - -	62	31 Dec. "	62,242	2,866	27,034	—	27	—	—
City of Glasgow - - -	19	20 Jan. 1892	175,620	8,340	73,593	—	97	—	—
Clergy Mutual - - - -	121	31 May "	244,772	—	145,384	37	315	—	—
Clerical, Medical, and General	204	30 June "	236,430	—	118,921	11,622	385	—	—
Commercial Union (Limited)	39	31 Dec. 1891	150,872	1,113	57,683	—	265	210	Exchange - - -
Co-operative (Limited) - -	23	31 Dec. "	1,692	—	153	—	1	—	—
Crown (10 months) - - -	155	16 Jan. 1892	106,600	4,276	76,780	—	106	—	—
Customs' Fund - - - -	16	5 Jan. "	12,056	800	20,663	—	—	2,786	Timber measuring, &c. -
Eagle - - - -	13	31 Dec. 1891	177,959	—	119,469	—	—	—	—
Economic - - - -	28	31 Dec. "	208,417	1,550	139,982	3,767	113	1,133	Compns'n. on dis. of Ins. -
Edinburgh - - - -	230	31 Mar. 1892	234,820	27,783	104,200	11,455	113	—	—
English and Scottish Law -	34	25 Dec. 1891	169,395	26,285	78,502	260	99	—	—
Equitable - - - -	67	31 Dec. "	151,946	200	153,488	—	80	—	—
Equity and Law - - - -	10	31 Dec. "	199,983	3,522	76,030	33,069	113	—	—
Friends' Provident - - -	227	20 Nov. 1892	151,747	33,069	88,310	—	—	—	—
General - - - -	96	31 Dec. 1891	153,899	5,870	44,248	—	33	—	—
Gresham - - - -	—	(Not yet due)	—	—	—	—	—	—	—
Guardian - - - -	85	31 Dec. 1891	190,915	33,037	101,028	—	63	—	—
Hand-in-Hand - - - -	30	31 Dec. "	158,253	15,145	* 99,250	—	96	5,191	{*Incl. Int. Fire Fund. Exc. of net fire prems. over losses & exps.}
Imperial Life - - - -	102	31 Jan. 1892	122,160	1,114	67,733	2,188	56	19	Exchange - - -
Itinerant Methodist Preachers'	126	29 Feb. "	10,905	—	10,817	—	—	2,000 190	Book Room Grant - Donations, &c. -
Lancashire - - - -	31	31 Dec. 1891	86,023	—	34,023	—	—	—	—
Law Life - - - -	5	31 Dec. "	220,436	—	191,938	659	61	—	—
Law Property - - - -	143	31 Dec. "	191	—	310	—	—	5,122	Capital - - - -
Law Union - - - -	154	30 Nov. "	89,243	11,357	40,079	—	76	—	—
Legal and General - - -	145	31 Dec. "	181,889	61,888	103,423	6,016	—	—	—
Life Association of Scotland -	101	5 April 1892	366,202	48,223	148,105	—	404	—	—
L'pool and London and Globe	69	31 Dec. 1891	227,033	133,001	170,163	—	140	—	—
London Amicable (Limited) -	202	31 Dec. "	8,835	187	1,890	—	6	—	—

ORDINARY LIFE COMPANIES.

OUTGO.											N A M E.
Claims.	Cash Bonuses and Reduction of Premiums.	Surrenders.	Annuities.	Com-mission.	Expenses of Management.	Interest, Dividends, and Bonuses to Share-holders.	Bad Debts.	Decrease in Value of Invest ^d .	Miscellaneous.		
£.	£.	£.	£.	£.	£.	£.	£.	£.	£.		
1,844	—	573	—	930	2,307	—	—	—	—	—	Abstainers & Gen.(Ld.)(Or. Br.)
154,615	426	8,928	1,024	11,512	13,565	—	3	—	—	—	Alliance.
163,062	9,099	5,807	3,363	6,106	13,570	3,114	—	—	—	—	Atlas.
143,364	25,931	18,538	3,757	12,518	22,369	—	—	—	—	—	British Empire.
103,810	—	6,876	25	7,892	31,325	3,230	244	—	—	—	British Equitable.
46,127	—	—	114	—	5,873	—	—	1,889	—	—	Briton Medical and General (Limited).
77,488	—	5,852	7,977	7,322	14,275	—	39	713	—	—	Caledonian.
90,458	3,687	7,097	1,825	2,639	9,753	3,955	—	—	—	—	Church of England.
141,293	1,471	5,839	11,810	8,977	18,098	9,600	—	—	1,312	Exchange	City of Glasgow.
222,873	171,323	20,527	1,432	—	20,444	—	—	—	159	Sickness Account	Clergy Mutual.
239,868	116,607	20,997	2,350	11,305	26,422	45,000	—	—	—	—	Clerical, Medical, and General.
101,965	355	4,126	2,390	7,451	10,391	—	32	—	—	—	Commercial Union (Limited).
25	—	22	—	94	139	—	—	—	—	—	Co-operative (Limited).
130,358	2,710	6,074	1,793	7,027	9,911	19,662	—	—	—	—	Crown (10 months).
22,474	—	864	2,072	—	1,960	—	—	—	45	Benevolent Grants	Customs' Fund.
300,113	—	13,058	3,884	8,116	16,051	8,742	—	—	—	—	Eagle.
278,639	12,402	12,858	323	7,611	18,564	—	—	—	—	—	Economic.
175,371	—	8,906	25,055	10,782	20,922	9,000	—	—	—	—	Edinburgh.
148,787	12,410	8,951	11,494	11,795	* 30,047	9,000	—	—	—	{ * Inclg. 7,735 £. pen- sion charge }	English and Scottish Law.
281,598	9,368	26,537	1,722	—	10,558	—	—	4,622	—	—	Equitable.
159,723	8,330	10,907	16,959	10,589	12,041	10,500	—	—	—	—	Equity and Law.
107,870	26,137	1,217	21,088	6,577	7,203	—	—	5,000	—	—	Friends' Provident.
93,529	3,664	9,112	5,345	10,901	19,777	—	—	—	—	—	General.
—	—	—	—	—	—	—	—	—	—	—	Gresham.
225,563	4,728	15,167	10,449	8,447	17,132	—	—	—	—	—	Guardian.
116,050	74,153	3,840	11,133	3,418	13,777	—	—	14,997	—	—	Hand-in-Hand.
149,887	7,833	5,410	6,476	7,726	19,381	22,500	1	—	—	—	Imperial Life.
—	—	—	18,079	—	303	—	—	† 15,981	—	{ † Includg. reductn. of capitalized value of Book Room Grant. }	Itinerant Methodist Preachers'.
65,050	9,142	4,729	269	4,151	8,029	—	—	—	—	—	Lancashire.
434,495	5,985	21,066	—	10,429	15,407	50,285	—	—	—	—	Law Life.
2,301	—	6,408	107	—	983	—	—	436	—	—	Law Property.
44,856	1,550	3,132	14,871	5,033	11,165	—	—	—	—	—	Law Union.
177,014	4,515	5,494	19,028	10,747	16,305	13,500	—	—	—	—	Legal and General.
339,311	32,026	13,256	32,863	14,441	42,869	14,291	—	—	—	—	Life Association of Scotland.
257,964	—	11,992	102,428	10,327	16,473	—	—	—	—	—	L'pool and London and Globe.
300	—	20	2,959	1,165	3,483	—	—	—	—	—	London Amicable (Limited).

ORDINARY LIFE COMPANIES—continued.

N A M E.	Page.	I N C O M E.							
		Date.	Premiums.	Consi- deration for An- nuities.	Interest (less Tax).	Increase in Value of Invest ^{ts} .	Fines, Fees, &c.	Miscel- laneous.	—
			£.	£.	£.	£.	£.	£.	
London and Lancashire - -	35	31 Dec. 1891	165,165	—	32,109	—	49	—	—
London Assurance - -	2	31 Dec. "	145,338	—	84,432	2,154	64	—	—
London, Ed. and Glasgow (Ld.) (Participating Branch).	244	31 Dec. "	21,211	—	964	—	15	—	—
London Life (6 months) -	168	31 Dec. "	154,471	—	84,117	—	10	11,631	Bon. for accumulation
Marine and General - -	20	31 Dec. "	* 60,556	441	25,373	—	47	—	* Inclg. ins. of effects
Methodist and General (Ld.) -	111	31 Dec. "	55	5,352	56	—	—	—	—
Metropolitan - - - -	113	31 Dec. "	161,032	—	77,876	1,186	—	—	—
Midland Counties - - -	174	24 Mar. 1892	6,454	1,454	2,720	648	5	—	—
Mutual - - - - -	77	31 Dec. 1891	82,373	—	51,675	—	87	—	—
National Guardian (Limited)	201	30 June 1892	82	—	458	—	—	—	—
National Life - - - -	190	31 Dec. 1891	80,681	11,112	28,109	8,501	60	—	—
National of Ireland - -	64	31 Dec. "	23,668	425	11,106	414	2	—	—
National Provident - - -	25	20 Nov. "	356,624	3,055	180,892	—	380	—	—
North British and Mercantile	41	31 Dec. "	595,497	218,012	282,293	342	233	—	—
Northern - - - - -	97	31 Dec. "	224,877	11,649	94,929	—	—	—	—
Norwich Union Life - -	73	31 Dec. "	184,192	6,465	78,626	4,090	117	—	—
Patriotic (5 months) - -	99	31 Dec. "	5,204	—	1,956	—	—	—	—
Pelican - - - - -	112	31 Dec. "	95,957	—	53,501	1,514	88	1,762 2,643	Capital Premium on shares
Positive (Limited) - - -	157	31 Dec. "	54,173	—	18,765	16,786	35	—	—
Provident - - - - -	1	31 Dec. "	222,210	—	100,208	—	—	—	—
Provident Clerks' - - -	26	31 Dec. "	124,905	743	65,414	—	—	—	—
Provident Free Home (Ld.) -	12	31 Dec. "	18,878	—	1,080	751	—	—	—
Prudential (Ld.) (Ord. Brnch.)	127	31 Dec. "	1,442,746	60,967	167,659	—	—	—	—
Queen (6 months) - - -	169	30 June "	38,753	1,918	14,989	—	—	—	—
Refuge (Limited) (Ord. Br.) -	205	31 Dec. "	50,570	—	1,983	—	—	—	—
Reliance - - - - -	123	31 Dec. "	82,551	—	28,912	—	186	—	—
Rock - - - - -	60	31 Dec. "	120,584	35,771	117,192	—	9	—	—
Royal - - - - -	171	31 Dec. "	529,855	13,415	158,612	—	104	774,586 23,000	{ From Queen life and annuity funds From Queen res. fd. - }
Royal Exchange - - -	71	31 Dec. "	143,974	20,571	83,367	—	—	—	—
Royal Natl. Pension Fund for Nurses.	8	31 Dec. "	17,365	4,558	2,162	—	—	—	—
Sceptre (Limited) - - -	7	31 Dec. "	57,679	—	18,628	—	32	—	—
Scottish Amicable - - -	122	31 Dec. "	203,839	10,676	134,205	—	93	—	—
Scottish Equitable - - -	76	1 Mar. 1892	285,869	—	125,662	12,406	802	—	—
Scottish Imperial - - -	125	31 Dec. 1891	55,520	—	14,044	—	34	284	Fire liqdn. account
Scottish Life (Limited) -	153	31 May 1892	32,142	4,264	6,506	—	12	—	—
Scottish Metropolitan - -	142	31 Dec. 1891	40,598	252	5,674	—	—	—	—
Scottish Provident - - -	11	31 Dec. "	518,977	90,315	322,800	—	660	—	—

ORDINARY LIFE COMPANIES—continued.

O U T G O.											N A M E.
Claims.	Cash Bonuses and Reduction of Premiums.	Sur-renders.	Annuities.	Commission.	Expenses of Management.	Interest, Dividends, and Bonuses to Shareholders.	Bad Debts.	Decrease in Value of Invest ^d .	Miscellaneous.		
£.	£.	£.	£.	£.	£.	£.	£.	£.	£.		
84,787	1,294	11,318	80	16,635	21,048	2,000	—	—	—	—	London and Lancashire.
153,047	65,658	10,825	4,596	5,099	11,878	16,666	—	—	—	—	London Assurance.
5,327	—	476	—	4,296	5,016	—	—	—	—	—	London, Ed. and Glasgow (Ld.) (Participating Branch).
98,701	104,987	5,110	—	—	8,278	—	—	8,176	—	—	London Life (6 months).
42,115	1,353	3,719	3,885	3,467	10,742	—	—	—	—	—	Marine and General.
44	—	713	42	8	152	—	—	—	—	—	Methodist and General (Ld.)
120,548	73,144	6,309	—	—	9,135	—	—	—	—	—	Metropolitan.
7,708	—	214	1,607	367	737	—	—	—	—	—	Midland Counties.
94,450	3,292	9,905	—	3,440	12,154	—	—	—	—	—	Mutual.
136	—	91	—	—	51	—	—	—	—	—	National Guardian (Limited).
86,081	20,970	6,327	7,000	3,704	16,427	—	68	—	16,547	{ Amount due (inclg. costs) under Order of Court - - }	National Life.
23,378	—	584	8,675	590	2,268	1,151	232	—	414	Invest. Fluctn. Fund -	National of Ireland.
368,066	68,697	15,236	3,285	13,373	28,182	—	—	—	—	—	National Provident.
499,253	32,012	37,697	119,398	32,918	54,535	71,202	129	—	—	—	North British and Mercantile.
195,490	—	28,214	10,959	10,416	12,619	36,019	—	—	—	—	Northern.
187,790	6,568	10,524	5,658	13,664	22,105	—	—	—	—	—	Norwich Union Life.
9,444	—	397	—	304	321	—	—	—	—	—	Patriotic (5 months).
116,575	16,312	5,001	25	4,180	11,345	23,390	—	—	58,475	Return of capital	Pelican.
21,582	24	2,536	268	2,759	10,221	4,884	—	—	523	Exchg. Reserve -	Positive (Limited).
214,991	504	20,036	—	10,974	22,750	2,308	—	—	—	—	Provident.
91,457	169	5,835	14,061	5,186	13,050	—	—	—	—	—	Provident Clerks'.
629	—	—	—	5,167	2,448	1,250	—	—	—	—	Provident Free Home (Ld.)
387,106	—	20,429	53,252	103,978	40,297	—	—	1,000	—	—	Prudential (Ld.) (Ord. Brnch.)
23,401	2,038	3,260	1,647	1,796	4,373	—	26	—	774,586	To Royal Co. -	Queen (6 months).
15,328	—	241	—	3,873	1,002	—	—	—	—	—	Refuge (Limited) (Ord. Br.)
74,316	1,783	6,136	1,372	3,496	10,419	—	—	—	—	—	Reliance.
147,368	3,853	10,900	10,679	5,372	19,793	* 56,434	—	5,447	—	* Over ½ cap. held by assd.	Rock.
253,732	247	20,196	22,625	17,207	25,305	—	—	—	—	—	Royal.
250,616	13,605	21,279	12,968	6,435	13,009	86,000	435	—	—	—	Royal Exchange.
—	—	1,569	123	—	1,341	—	—	—	—	—	Royal Natl. Pension Fd. for Nurses.
22,612	—	2,428	—	3,934	5,723	629	—	—	—	—	Sceptre (Limited).
210,373	801	13,692	9,810	7,014	19,568	—	—	—	—	—	Scottish Amicable.
291,407	2,046	12,869	—	12,602	28,033	—	—	—	—	—	Scottish Equitable.
25,023	1,458	3,805	89	3,552	7,881	4,375	—	—	—	—	Scottish Imperial.
5,894	—	935	2,647	1,648	4,429	1,783	—	—	—	—	Scottish Life (Limited).
13,845	—	1,271	1,767	2,254	7,383	1,440	—	—	—	—	Scottish Metropolitan.
368,001	—	18,250	45,719	12,551	43,419	—	—	—	—	—	Scottish Provident

ORDINARY LIFE COMPANIES—continued. - - - -

NAME.	Page.	I N C O M E.							
		Date.	Premiums.	Consi- deration for An- nuities.	Interest (less Tax).	Increase in Value of Invest ^d .	Fines, Fees, &c.	Miscel- laneous.	—
			£.	£.	£.	£.	£.	£.	
Scottish Temperance (Ld.) -	14	31 Dec. 1891	38,811	—	3,850	—	9	—	—
Scottish Union and National -	43	31 Dec. „	293,783	1,625	124,665	—	155	—	—
Scottish Widows' Fund - -	27	31 Dec. „	850,453	11,440	458,008	—	1,009	—	—
Standard - - - -	29	14 Nov. „	698,874	122,410	301,189	—	843	—	—
Star - - - -	15	31 Dec. „	372,228	11,019	116,701	—	207	—	—
Sun Life (6 months) - -	193	31 Dec. „	* 185,713	—	68,884	9,092	68	—	{*Including 69,579l. premiums in respect of "Sovereign" - }
Sun of India (Ld.) (7 months)	156	31 Dec. „	2,391	5,562	746	—	5	30,000	
Union - - - -	21	31 Dec. „	211,939	—	57,721	266	35	—	—
United Kent Life (Limited) -	219	25 Mar. 1892	29,730	2,776	23,538	—	16	—	—
United Kingdom Temp. & Gen.	66	31 Dec. 1891	371,274	3,354	197,144	—	338	—	—
Universal - - - -	46	31 Dec. „	104,111	—	48,595	6,790	11	—	—
University - - - -	68	30 April 1892	48,951	—	39,809	16,193	13	—	—
Victoria Mutual (Limited) -	88	31 Dec. 1891	9,191	—	2,243	—	19	—	—
Westminster and General -	103	31 Dec. „	53,405	—	21,724	12,425	88	—	—
West of England - - -	17	31 Dec. „	71,060	—	30,597	—	48	—	—
Whittington - - - -	191	31 Dec. „	46,115	—	9,102	—	38	27,442	Capital - - -
Yorkshire - - - -	87	29 Feb. 1892	48,044	3,003	25,060	—	29	—	—
		£.	14,565,861	1,096,870	6,618,912	163,092	9,246	888,979	—

I N D U S T R I A L C O M P A N I E S. - - - -

Abstainers and General (Ld.) (Industrial Branch).	124	31 Dec. 1891	7,758	—	204	—	—	—	—
British Legal (Limited) -	203	30 June 1892	58,660	—	3,702	—	1	300	Capital - - -
British Workman's (Limited)	226	30 April „	289,406	—	5,262	—	123	{6,578 3,434	Capital - - - Premium on same}
Leicester (Limited) - -	-	(See page 241.)	—	—	—	—	—	—	—
London and Manchester (Ld.)	44	24 Mar. 1892	57,767	—	1,136	—	176	—	—
London, Edinburgh, and Glas- gow (Ld.) (Non-Parteg. Br).	244	31 Dec. 1891	209,244	4,330	1,827	—	43	—	—
Pearl (Limited) - - -	4	31 Dec. „	310,836	—	9,502	—	42	—	—
Prudential (Ld.) (Indl. Branch)	128	31 Dec. „	3,688,338	—	276,183	—	—	300,000	Capital - - -
Refuge (Limited) (Indl. Br.) -	206	31 Dec. „	644,360	—	9,791	—	—	25,000	Capital - - -
Universal (Limited) - -	249	31 Dec. „	3,055	—	37	—	—	600	{From Genl. Rev. Account - - -}
Wesleyan and General - -	33	31 Dec. „	197,672	—	4,756	—	88	—	—
Yorkshire Provident (Limited)	-	(Not yet due.)	—	—	—	—	—	—	—
		£.	5,467,096	4,330	312,400	—	473	335,912	—

ORDINARY LIFE COMPANIES—continued.

OUTGO.											NAME.
Premiums.	Cash Bonuses and Reduction of Premiums.	Sur-renders.	Annuities.	Commission.	Expenses of Management.	Interest, Dividends, and Bonuses to Shareholders.	Bad Debts.	Decrease in Value of Invest ^d .	Miscellaneous.		
£.	£.	£.	£.	£.	£.	£.	£.	£.	£.		
4,909	1,478	607	185	2,149	5,955	—	—	—	—	—	Scottish Temperance (Ld.)
2,199	4,795	12,799	11,101	11,839	29,076	—	—	—	—	—	Scottish Union and National.
8,941	4,565	54,018	14,615	27,947	58,244	—	—	—	—	—	Scottish Widows' Fund.
3,693	—	65,841	57,444	34,186	90,612	25,000	—	—	10,297	Exchange	Standard.
7,708	6,631	13,507	11,258	40,345	23,859	250	—	—	—	—	Star.
1,661	467	9,060	231	9,179	20,695	7,200	251	—	—	{ ^a Including 18,847 l. claims in respect of "Sovereign" — }	Sun Life (6 months).
—	—	—	—	215	693	—	—	—	47	Exchange	Sun of India (Ld.) (7 months.)
5,230	171	6,522	—	33,455	25,144	—	4	—	—	—	Union.
2,980	—	483	4,338	1,722	3,036	7,000	11	386	—	—	United Kent Life (Limited).
1,301	32,186	32,383	6,498	23,159	23,509	—	—	—	—	—	United Kingdom Temp. & Gen.
7,529	26,101	2,283	—	4,789	9,876	13,000	—	—	—	—	Universal.
5,514	2,070	3,833	—	922	6,239	1,495	—	—	—	—	University.
5,088	—	359	—	948	1,785	—	15	—	—	—	Victoria Mutual (Limited).
37,707	—	1,892	3,836	2,939	6,396	1,187	12	—	—	—	Westminster and General.
12,505	95	3,419	456	4,039	8,330	—	—	—	—	—	West of England.
29,763	1,559	1,802	1,023	3,678	7,173	—	—	380	—	—	Whittington.
35,528	745	2,461	8,548	2,649	4,654	—	—	—	—	—	Yorkshire.
396,122	1,045,530	823,776	806,234	752,447	1,333,585	587,042	1,502	58,977	862,405	—	

INDUSTRIAL COMPANIES.

2,449	—	152	—	2,075	3,035	—	—	—	—	—	Abstainers and General (Ld.) (Industrial Branch).
27,683	—	—	—	13,997	13,041	273	—	—	—	—	British Legal (Limited).
163,735	—	5,605	—	70,088	61,137	698	—	250	—	—	British Workman's (Limited).
—	—	—	—	—	—	—	—	—	—	—	Leicester (Limited).
21,735	—	249	28	12,031	16,007	300	93	145	8	Shares forfeited	London and Manchester (Ld.)
112,476	—	209	741	43,265	65,660	—	—	—	—	—	London, Edinburgh, and Glasgow (Ld.) (Non-Partcg. Br.)
146,029	15	181	38	70,376	83,253	155	—	—	—	—	Pearl (Limited).
347,300	—	4,206	—	1,106,747	484,235	52,031	—	—	—	—	Prudential (Ld.) (Indl. Brnch.)
312,561	—	—	—	129,091	204,626	2,500	—	—	39	To Sickness Acct.	Refuge (Limited) (Indl. Br.)
2,227	—	—	—	660	1,409	—	—	—	—	—	Universal (Limited).
98,066	—	3,511	935	53,587	41,916	—	—	—	—	—	Wesleyan and General.
—	—	—	—	—	—	—	—	—	—	—	Yorkshire Provident (Limtd.)
337,261	15	14,113	1,742	1,501,917	974,319	55,957	93	395	47	—	

ORDINARY LIFE COMPANIES. - - - - -

N A M E.	LIABILITIES.									
	Capital Monies.	Life and Annuity Funds.	Fire Funds.	Marine Funds.	Reserve Funds.	Profit and Loss Balances.	Outstanding Claims.	Outstanding Accounts.	Miscella- neous.	
	£.	£.	£.	£.	£.	£.	£.	£.	£.	
Abstainers and Gen. (Ld.) (Ord. Br.)	29,824	36,467	—	—	—	—	160	997	{ 1,504 2,265	Temporary Loan Deposits - - -
Alliance - - - - -	550,000	2,138,153	703,946	—	—	100,000	62,639	5,826	2,500	{ Leasehold and Invest. P. Fund - - - - -
Atlas - - - - -	144,000	1,388,444	249,000	—	45,522	41,097	70,342	11,006	{ 5,782 13,000	Invest. Reserve Fd. Temporary Loan
British Empire - - - - -	—	1,506,636	—	—	26,542	—	22,271	1,369	32,000	Temporary Loan
British Equitable - - - - -	56,072	1,312,460	—	—	—	—	8,036	1,058	5,148	Depreciation Fund
Briton Medical and General (Limited)	135,206	188,392	—	—	—	—	22,152	874	—	—
Caledonian - - - - -	107,500	1,032,600	408,428	—	—	—	60,049	5,262	—	—
Church of England - - - - -	40,000	645,504	23,891	—	1,220	—	13,167	—	{ 1,887 568	Health Assurance Fund Premises Redemption Fd.
City of Glasgow - - - - -	60,000	1,775,984	—	—	—	—	27,081	4,254	—	—
Clergy Mutual - - - - -	—	3,653,341	—	—	—	—	52,848	13,805	{ 5,183 801	Guarantee Fund Sickness Fund -
Clerical, Medical, and General -	50,000	2,918,416	—	—	—	—	20,034	11,626	—	—
Commercial Union (Limited) -	250,300	1,372,227	858,367	262,038	200,000	65,233	161,717	10,399	15,117	Invest. Reserve Fd.
Co-operative (Limited) - - -	12,346	4,994	14,723	—	4,274	1,089	375	921	1,687	Fidelity Fund -
Crown - - - - -	332,115	1,826,439	—	—	—	—	42,577	—	—	—
Customs' Fund - - - - -	—	511,049	—	—	—	—	4,376	991	{ 106,410 8,000	In trust - - - Temporary Loan
Eagle - - - - -	167,868	2,536,070	—	—	—	—	37,639	7,514	—	—
Economic - - - - -	—	3,507,159	—	—	—	—	70,173	300	{ 15,864 4,233	Invest. Fluctuation Reserve Account
Edinburgh - - - - -	96,224	2,545,043	—	—	—	—	30,356	4,862	25,000	Investment Reserve
English and Scottish Law - -	77,255	1,675,261	—	—	—	—	30,694	4,574	—	—
Equitable - - - - -	—	4,193,501	—	—	—	—	24,404	—	—	—
Equity and Law - - - - -	60,000	2,366,662	—	—	—	—	15,607	11,369	—	—
Friends' Provident - - - - -	—	2,231,721	—	—	—	—	10,362	—	{ 14,632 2,579	Investment Reserve Agents' Mutual Sur.
General - - - - -	50,000	1,170,530	61,576	—	—	23,866	22,318	4,720	—	—
Gresham - - - - -	21,712	4,594,310	—	—	—	—	55,943	66	30,000	Investment Reserve
Guardian - - - - -	1,000,000	2,496,130	678,100	—	—	119,925	126,367	10,986	30,000	Invest. Reserve Fd.
Hand-in-Hand - - - - -	—	2,508,926	—	—	—	—	30,181	3,316	—	—
Imperial Life - - - - -	200,593	1,406,668	—	—	—	—	51,258	2,831	{ 11,204 2,560	Invest. Fluctn. Fd. Staff Pension Fund
Itinerant Methodist Preachers' -	—	336,861	—	—	—	—	—	—	—	—
Lancashire - - - - -	272,986	862,639	480,000	—	See Fire Fd.	20,315	111,255	23,811	—	—
Law Life - - - - -	1,027,047	3,809,903	—	—	—	—	86,304	5,823	—	—
Law Property - - - - -	62,454	—	—	—	—	—	462	1,100	—	—
Law Union - - - - -	60,000	972,956	58,328	—	—	38,218	10,434	3,146	20,000	Invest. Res. Fd. (
Legal and General - - - - -	175,192	2,402,206	—	—	—	—	9,893	926	—	—
Life Association of Scotland -	87,500	3,717,786	—	—	—	—	84,245	—	—	—
Liverpool and London and Globe -	245,640	4,278,526	670,000	—	1,300,000	675,684	235,302	9,977	{ 1,102,800 156,072 70,044	Globe Annuity Invest. Fluctuation Perm. Fire Pol. Fund - - -
London Amicable (Limited) - -	12,150	47,020	—	—	—	—	123	—	2,426	Accidt. and Genl.

ORDINARY LIFE COMPANIES.

ASSETS.

NAME.

Mortgages.	Loans on Policies.	Loans on Rates.	British Government Securities.	Indian and Colonial Government Securities.	Foreign Government Securities.	Debentures.	Shares.	Land and House Property, and Ground Rents.	Life Interests and Reversions.	Personal Security.	Agents' Balances and Outstanding Premiums.	Out-standing Interest.	Cash, Deposits, Stamps, &c.	Miscellaneous.		Deficiencies, Preliminary Expenses, &c.	NAME.
£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.		£.	
1,800	1,281	—	—	1,468	—	3,523	28,979	1,158	—	—	7,137	676	263	—	—	24,932	Abstainers and Gen. (Ld.) (Ord. Br.)
1,105,736	79,662	583,959	87,914	58,787	87,514	555,692	438,324	219,817	4,317	18,320	114,435	31,425	104,156	73,011	Own shares	—	Alliance.
831,703	64,764	536,487	16,011	176,544	—	45,478	15,000	71,917	75,048	300	86,642	20,261	28,038	—	—	—	Atlas.
803,959	102,853	35,095	9,747	41,829	16,891	100,288	38,819	278,921	10,344	69,853	43,626	18,249	18,844	—	—	—	British Empire.
159,380	63,159	—	—	91,453	—	—	—	984,341	—	320	31,295	20,890	31,936	—	—	—	British Equitable.
67,070	15,127	—	73,758	110,490	—	5,788	22,968	5,650	2,380	335	4,456	646	32,956	—	—	—	Briton Medical and General (Ld.)
495,531	57,497	147,216	810	128,556	78,297	170,900	39,845	259,969	50,433	32,210	68,101	12,898	121,576	—	—	—	Caledonian.
199,765	44,839	177,007	—	68,006	—	111,704	58,601	9,396	—	25,623	11,098	8,142	11,183	868	Own shares	—	Church of England.
867,183	74,741	132,033	—	24,597	—	20,250	252,562	266,216	6,428	—	43,828	20,100	157,820	1,561	Own stock	—	City of Glasgow.
1,903,276	279,248	822,741	—	4,473	—	515,036	30,560	—	6,632	—	15,666	57,529	90,817	—	—	—	Clergy Mutual.
632,280	127,771	609,570	90,901	310,553	—	765,245	162,462	12,750	—	—	36,183	38,711	213,650	—	—	—	Clerical, Medical, and General.
1,044,075	44,764	120,225	96,127	105,729	131,152	388,899	117,718	357,753	1,388	29,389	312,064	7,677	438,138	—	—	—	Commercial Union (Limited)
4,920	—	2,041	—	—	—	2,387	10,882	1,250	—	3,067	—	—	15,862	—	—	—	Co-operative (Limited).
1,172,850	85,292	227,432	6,323	59,012	—	369,514	5,306	90,137	97,152	—	29,115	23,742	35,256	—	—	—	Crown.
449,348	2,999	—	15,587	41,629	—	—	—	110,865	—	—	2,976	3,014	2,704	1,704	Timbermeasuring Balances, &c.	—	Customs' Fund.
2,187,560	149,441	17,436	—	42,573	27,306	—	22,669	40,811	4,226	194,582	27,536	27,590	7,311	—	—	—	Eagle.
1,143,006	178,629	1,049,111	80,629	600,978	—	253,515	45,457	46,828	88,023	—	30,296	48,676	32,581	—	—	—	Economic.
1,189,094	129,840	79,040	—	135,334	—	544,200	91,650	150,063	21,466	1,463	45,528	31,439	279,087	3,281	Own shares	—	Edinburgh.
652,421	65,714	—	—	48,841	—	432,545	118,667	21,090	16,239	138,050	26,558	23,911	243,748	—	—	—	English and Scottish Law.
1,894,650	215,447	672,535	205,300	438,970	—	514,589	122,888	71,000	17,663	—	11,714	2,882	50,267	—	—	—	Equitable.
1,334,561	52,202	—	64,997	116,701	—	60,758	171,924	18,000	544,514	18,608	20,642	8,010	42,721	—	—	—	Equity and Law.
881,137	205,375	781,882	—	—	—	285,747	—	12,290	—	—	139	26,338	66,386	—	—	—	Friends' Provident.
364,902	61,453	200,324	21,827	43,032	27,874	93,974	140,925	174,008	31,129	55,789	58,355	18,396	41,022	—	—	—	General.
256,655	360,748	87,314	59,204	21,593	686,119	2,263,851	49,944	676,028	—	497	109,895	59,906	68,503	—	—	1,774	Gresham.
1,735,475	50,060	226,395	83,617	599,177	94,840	867,156	269,597	176,231	71,303	5,615	103,216	54,947	123,879	—	—	—	Guardian.
886,208	119,765	234,697	30,312	195,791	144,382	188,697	521,136	118,041	32,631	—	9,906	32,616	28,241	—	—	—	Hand-in-Hand.
800,844	91,110	88,425	8,565	294,165	—	181,658	7,500	20,000	6,532	—	20,055	4,284	151,976	—	—	—	Imperial Life.
—	—	—	166	182,708	—	25,400	91,126	—	—	22,300	—	—	3,161	62,000	Book room grant	—	Itinerant Methodist Preachers'.
484,171	31,373	—	24,220	46,470	227,341	267,823	53,181	156,059	—	46	164,385	12,061	269,589	—	American goodwill a/c.	34,287	Lancashire.
2,569,442	107,722	1,029,011	41,333	252,767	—	239,228	424,442	14,100	162,451	19,699	14,608	7,899	46,375	—	—	—	Law Life.
119	—	—	—	—	—	—	—	—	—	47	7	—	5,739	—	—	58,104	Law Property.
661,720	29,917	—	30,550	22,527	—	—	273	73,574	281,373	16,766	17,345	12,002	17,035	—	—	—	Law Union.
1,721,068	41,178	—	56,804	52,181	29,160	152,685	42,301	78,534	337,708	17,700	13,388	10,144	34,344	1,022	Own shares	—	Legal and General.
1,414,705	297,687	237,476	46,403	322,473	37,555	637,388	304,484	123,489	50,040	10,093	94,387	47,965	251,999	13,387	Own stock	—	Life Association of Scotland.
1,718,602	160,202	216,447	169,782	396,920	435,995	1,838,698	1,409,333	1,051,615	299,137	—	257,735	66,668	722,911	—	—	—	Liverpool and London and Globe.
31,881	24	—	2,500	—	—	2,167	5,508	549	—	9,613	1,763	444	5,020	—	—	2,250	London Amicable (Limited).

ORDINARY LIFE COMPANIES—continued.

N A M E.	L I A B I L I T I E S.									
	Capital Monies.	Life and Annuity Funds.	Fire Funds.	Marine Funds.	Reserve Funds.	Profit and Loss Balances.	Outstanding Claims.	Outstanding Accounts.	Miscella- neous.	—
	£.	£.	£.	£.	£.	£.	£.	£.	£.	
London and Lancashire - - -	21,548	760,263	—	—	—	—	5,097	3,896	—	—
London Assurance - - - -	448,275	2,019,738	568,585	227,893	310,000	106,562	62,306	13,383	4,062	Clerks' Savings Fund -
London, Ed. & Glas. (Ld.) (Partg. Br.) (For combined Bal. Sheet, see Summary of the Industrial Companies.)	—	—	—	—	—	—	—	—	—	—
London Life - - - - -	—	4,076,110	—	—	45,452	—	37,363	—	13,005 11,582	Prem. Accumn. Fund } Invest. Fluctuatn. Fd. }
Marine and General - - - -	—	616,511	—	—	—	—	2,666	296	—	—
Methodist and General (Limited) -	—	5,333	—	—	—	—	—	3,122	—	—
Metropolitan - - - - -	—	1,972,797	—	—	—	—	13,150	185	13,000	Invest. Reserve Fund -
Midland Counties - - - - -	35,000	57,914	10,941	—	30,000	7,408	5,043	985	—	—
Mutual - - - - -	—	1,235,800	—	—	—	—	5,045	—	—	—
National Guardian (Limited) - -	9,992	9,435	—	—	—	5,293	—	30	26,333 2,902	Deposit Fund - - } Loans Guarantee Fd. }
National Life - - - - -	—	828,690	—	—	—	—	27,716	23,324	—	—
National of Ireland - - - - -	100,000	279,691	98,103	—	—	22,238	16,753	3,877	8,822 3,939	Loan Account - - } Invest. Fluctuatn. Fd. }
National Provident - - - - -	—	4,579,717	—	—	—	—	42,926	3,895	69,710	Reserve Account -
North British and Mercantile - -	687,500	7,136,282	2,404,019	—	See Fire Fd.	See Fire Fd.	295,298	25,764	55,668	Superannuation Fund
Northern - - - - -	300,000	2,518,431	1,129,766	—	—	91,286	145,389	15,333	17,436	Trust Funds - -
Norwich Union Life - - - - -	—	1,960,437	—	—	—	—	35,953	6,892	—	—
Patriotic - - - - -	118,935	122,681	50,415	—	—	6,999	19,521	5,666	3,349	Invest. Reserve Fund -
Pelican - - - - -	204,219	1,081,802	—	—	—	—	21,828	—	—	—
Positive (Limited) - - - - -	69,775	442,873	—	—	—	1,865	1,293	3,661	1,857	Exchange Reserve -
Provident - - - - -	50,319	2,606,345	—	—	—	—	57,927	292	85,000	Investment Suspense -
Provident Clerks' - - - - -	—	1,660,950	—	—	—	—	18,727	150	2,118	Investment Reserve Fd
Provident Free Home (Limited) -	25,000	18,090	—	—	—	—	—	—	—	—
Prudential (Ld.) (Ordinary Branch)	—	5,504,710	—	—	—	—	—	—	385	Sickness Fund - -
Queen (included in Royal Account)	—	—	—	—	—	—	—	—	—	—
Refuge (Limited) (Ordinary Br.) -	—	86,895	—	—	—	—	—	—	—	—
Reliance - - - - -	—	734,167	—	—	—	—	13,313	650	666 20,000	Loan Guarantee Fd. - } Securities Fund - - }
Rock - - - - -	1,082,563	1,793,700	—	—	—	—	16,573	311	50,000	Investment Reserve Fd.
Royal - - - - -	366,702	4,546,577	900,000	—	1,658,820	596,126	194,809	73,036	27,182 40,041	Perpetual Insnce. Fd. } Superannuation Fund }
Royal Exchange - - - - -	689,220	2,005,484	222,569	140,832	{ See Profit & Loss Acct. }	701,271	115,871	51,522	9,529 7,504 35,394	Clerks' Savings - - } Security Deposits - } Pension Fund - - }
Royal National Pension F'd. for Nurses	—	56,482	—	—	—	—	—	—	530 41,028 1,176 10,438	Sickness Fund - - } Don. Bonus Fund - } General Fund - - } J. S. Morgan Bnvt. Fd. }
Sceptre (Limited) - - - - -	10,485	455,973	—	—	—	—	1,362	83	—	—
Scottish Amicable - - - - -	—	3,190,384	—	—	—	—	58,469	169	13,669 5,000	Investment Fluctuation Fd. } Deprecn. of House Propty. }
Scottish Equitable - - - - -	—	3,381,669	—	—	—	—	76,829	5,634	50,000	Investment Reserve -
Scottish Imperial - - - - -	61,182	340,447	—	—	—	—	11,131	51	—	—
Scottish Life (Limited) - - - -	50,000	171,203	—	—	—	—	2,319	731	14,808	Accident and Genl. Fd.
Scottish Metropolitan - - - -	24,000	144,821	—	—	—	—	502	998	1,706	Acct. and Gen. Fund -
Scottish Provident - - - - -	—	7,766,431	—	—	—	—	93,990	9,000	35,000	Investment Reserve -

ORDINARY LIFE COMPANIES—continued.

ASSETS.																	NAME.
Mortgages.	Loans on Policies.	Loans on Rates.	British Government Securities.	Indian and Colonial Government Securities.	Foreign Government Securities.	Debentures.	Shares.	Land and House Property, and Ground Rents.	Life Interests and Reversions.	Personal Security.	Agents' Balances and Outstanding Premiums.	Out-standing Interest.	Cash, Deposits, Stamps, &c.	Miscellaneous.		Deficiencies, Preliminary Expenses, &c.	
£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.		£.	
184,979	74,661	—	—	84,963	—	275,787	38,922	40,535	6,310	3,786	41,897	7,095	31,869	—	—	—	London and Lancashire.
1,112,928	51,918	910,375	337,284	99,570	174,800	432,581	245,349	2,000	51,149	—	205,228	4,203	133,419	—	—	—	London Assurance.
—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	London, Ed. & Glas. (Ld.) (Parteg. Br.) (For combined Bal. Sheet, see Summary of the Industrial Companies.)
1,523,706	302,735	1,447,537	151,936	577,342	—	60,000	—	45,000	—	—	2,740	50,413	22,103	—	—	—	London Life.
74,635	20,019	—	4,833	100,279	17,459	255,578	46,983	—	26,317	6,650	11,152	4,467	51,101	—	—	—	Marine and General.
6,631	—	—	—	—	—	1,004	100	—	—	268	—	—	452	—	—	—	Methodist and General (Limited).
448,693	165,884	787,214	—	125,076	—	377,412	—	47,168	—	—	802	25,758	21,125	—	—	—	Metropolitan.
92,334	1,951	3,995	—	—	—	1,130	10,752	17,028	1,135	796	3,445	1,885	12,840	—	—	—	Midland Counties.
588,600	107,238	107,545	10,925	47,304	—	—	44,202	248,482	41,233	—	13,099	7,807	24,410	—	—	—	Mutual.
15,871	—	—	—	—	—	—	—	—	—	36,247	—	—	1,867	—	—	—	National Guardian (Limited).
497,353	66,980	—	11,249	26,500	—	21,670	—	29,391	192,059	6,635	5,760	11,620	10,513	—	—	—	National Life.
140,342	23,526	9,078	54,232	40,956	38,115	69,811	51,330	39,146	2,192	—	49,949	3,922	10,724	100	Own shares	—	National of Ireland.
2,857,657	385,274	518,595	—	431,847	—	21,661	—	322,121	—	—	3,816	22,639	132,638	—	—	—	National Provident.
4,242,903	308,320	677,753	563,868	1,064,414	379,734	1,160,642	559,190	477,102	148,042	170,036	405,748	84,995	362,634	—	—	—	North British and Mercantile.
561,310	124,969	988,207	299,727	423,968	269,639	328,496	463,568	290,857	136,245	1,600	148,461	47,466	133,128	—	—	—	Northern.
1,499,995	89,111	16,000	159,072	45,716	15,204	47,816	—	32,639	—	—	35,411	17,209	45,109	—	—	—	Norwich Union Life.
133,062	6,150	8,172	7,197	5,522	989	34,266	64,932	6,294	—	633	28,307	8,907	6,511	—	Commuted Commission (France).	16,624	Patriotic.
473,257	38,612	18,360	48,188	99,595	50,154	245,042	224,581	30,647	—	42,281	12,105	9,405	13,622	—	—	—	Pelican.
51,476	28,838	—	—	363,720	1,399	26,286	14,309	1,904	—	2,500	5,005	5,646	20,341	—	—	—	Positive (Limited).
1,253,813	218,276	64,934	24,717	151,016	38,970	344,464	188,498	239,539	—	14,214	73,740	50,497	137,175	—	—	—	Provident.
331,751	126,561	329,572	21,300	94,577	—	258,315	430,979	39,555	8,863	—	17,684	19,825	2,963	—	—	—	Provident Clerks'.
7,945	—	—	19,488	4,110	—	—	—	—	—	—	—	1,258	10,289	—	—	—	Provident Free Home (Limited).
1,912,366	119,022	320,785	1,116,890	754,378	—	240,458	312,446	73,629	139,455	—	145,950	28,226	341,490	—	—	—	Prudential (Ld.) (Ordinary Branch).
—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	Queen (included in Royal Account).
5,100	—	60,000	—	—	—	—	—	2,250	—	—	2,708	—	16,837	—	—	—	Refuge (Limited) (Ordinary Br.)
297,861	50,305	—	41,880	—	—	—	—	30,992	247,943	52,960	18,217	8,478	20,157	—	—	—	Reliance.
1,456,548	56,315	—	6,610	339,635	—	428,137	—	109,957	—	—	21,701	34,513	27,515	462,216	Own shares	—	Rock.
1,837,954	269,280	348,575	236,194	241,349	350,396	1,707,251	1,929,015	919,318	—	1,000	196,101	84,922	281,938	—	—	—	Royal.
1,306,790	70,723	677,190	408,496	345,866	70,206	481,587	303,705	39,650	9,395	18,573	91,492	35,820	119,703	—	—	—	Royal Exchange.
—	—	3,767	20,122	—	19,949	56,873	5,807	63	—	—	—	1,259	1,814	—	—	—	Royal National Pension Fd. for Nurses.
89,298	26,803	106,437	—	75,678	10,589	45,804	—	72,361	—	4,643	2,755	2,596	30,939	—	—	—	Sceptre (Limited).
1,281,654	225,366	29,711	—	78,794	—	174,502	723,094	558,669	21,042	—	31,253	19,174	125,032	—	—	—	Scottish Amicable.
2,099,483	227,143	233,886	62,868	174,110	—	42,550	—	147,298	247,113	—	82,282	39,009	158,390	—	—	—	Scottish Equitable.
94,335	19,291	—	—	1,961	—	65,303	25,837	152,823	—	—	15,752	2,592	34,917	—	—	—	Scottish Imperial.
62,772	5,852	—	—	855	—	87,194	3,110	10,931	12,142	1,284	10,005	953	43,963	—	—	—	Scottish Life (Limited).
84,844	4,675	2,732	—	21,037	—	21,885	—	16,105	—	1,710	11,606	1,510	5,923	—	—	—	Scottish Metropolitan.
4,848,518	485,977	284,883	—	163,006	—	597,578	361,190	227,944	46,106	36,855	100,571	81,457	670,336	—	—	—	Scottish Provident.

ORDINARY LIFE COMPANIES—continued.

N A M E.	L I A B I L I T I E S.									
	Capital Monies.	Life and Annuity Funds.	Fire Funds.	Marine Funds.	Reserve Funds.	Profit and Loss Balances.	Outstanding Claims.	Outstanding Accounts.	Miscella- neous.	
Scottish Temperance (Limited) -	£. 25,000	£. 109,045	£. —	—	—	—	£. 1,809	£. 819	£. 6,056	Accident & Genl. Acct.
Scottish Union and National -	300,000	3,185,796	125,585	—	190,011	63,805	86,967	15,006	740	Security deposits -
Scottish Widows' Fund - - -	—	11,031,557	—	—	—	—	178,014	31,331	{ 131,314 52,842	Invest. & Exch. Fund Temporary loan -
Standard - - - - -	120,000	7,308,697	—	—	—	—	167,826	12,163	80,000	Reserve Fund -
Star - - - - -	5,000	3,121,255	—	—	—	—	39,296	—	—	—
Sun Life - - - - -	374,260	2,256,301	—	—	—	—	73,421	1,749	20,000	Invest. Fluctn. Reserve
Sun of India (Limited) - - -	30,000	7,748	—	—	—	—	—	365	—	—
Union - - - - -	180,000	1,476,501	323,539	—	Life 350,000	33,378	40,275	24,987	10,000	Mortgage Reserve Fd.
United Kent Life (Limited) -	135,100	433,062	—	—	—	—	8,180	—	—	—
United Kingdom Temperance & Genl.	—	5,105,875	—	—	—	—	35,839	7,240	{ 13,914 9,557	Deposits - - - Bonus reductions -
Universal - - - - -	65,883	1,077,162	—	—	—	—	20,192	4,459	10,000	Exchange Fluctn. Fd.
University - - - - -	29,900	944,007	—	—	—	—	40,977	2,635	—	—
Victoria Mutual (Limited) -	—	58,374	—	—	—	—	—	—	{ 702 2,931	Invest. Contincy. Fd. Health Assurance Fd.
Westminster and General - -	31,065	526,174	—	—	—	—	9,405	1,385	655	Loans Reserve -
West of England - - - - -	210,000	809,352	78,000	—	—	5,546	30,178	8,037	20,451	Investment Reserve -
Whittington - - - - -	49,202	193,192	—	—	—	—	2,597	—	—	—
Yorkshire - - - - -	50,000	615,660	245,000	—	—	9,065	15,223	841	—	—
£.	11,343,809	170,499,520	10,362,981	630,763	4,161,841	2,736,269	3,760,612	527,662	2,731,267	—

INDUSTRIAL COMPANIES.

Abstainers and General (Limited) (Industrial Branch). (For combined Balance Sheet, see Summary of the Ordinary Companies)	—	—	—	—	—	—	—	—	—	—
British Legal (Limited) - - -	3,059	104,285	—	—	—	—	—	23	—	—
British Workman's (Limited) - -	21,655	116,003	—	—	—	—	—	618	—	—
Leicester (Limited) - - - - -	8,569	112	—	—	—	—	—	1,374	{ 1,300 657	Debentures - - - Loans - - -
London and Manchester (Limited) -	5,012	43,943	—	—	—	—	—	—	3,159	Sickness Fund -
London, Edinburgh, and Glasgow (Limited) (Non-Parteg. Branch).	207,257	77,812	—	—	—	—	1,192	19,231	{ 1,823 5,354 171,405 298	Health Fund - - Accident Fund - - Advances - - - Loan Guarantee Fund
Pearl (Limited) - - - - -	3,092	280,817	—	—	—	—	—	30	223	Sickness Fund -
Prudential (Ld.) (Industrial Branch)	500,000	8,582,208	—	—	—	—	36,324	—	—	—
Refuge (Limited) (Indl. Branch) -	100,000	241,669	—	—	—	—	—	—	—	—
Universal (Limited) - - - - -	2,500	116	—	—	—	—	50	63	1,602	Advances, &c. -
Wesleyan and General - - - - -	—	145,261	—	—	—	—	—	—	79,340	Sickness Fund -
Yorkshire Provident (Limited) -	3,772	—	—	—	—	—	—	55	426	Loans - - -
£.	854,916	9,592,226	—	—	—	—	37,566	21,394	265,587	—

ORDINARY LIFE COMPANIES—continued.

A S S E T S.

Mortgages.	Loans on Policies.	Loans on Rates.	British Govern- ment Securities.	Indian and Colonial Govern- ment Securities.	Foreign Govern- ment Securities.	De- bentures.	Shares.	Land and House Property, and Ground Rents.	Life Interests and Rever- sions.	Personal Security.	Agents' Balances, and Out- standing Pre- miums.	Out- standing Interest.	Cash, Deposits, Stamps, &c.	Miscel- laneous.		Deficiencies, Pre- liminary Ex- penses, &c.	N A M E.
£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.		£.	
63,531	1,099	—	—	—	2,051	27,667	—	1,485	845	2,262	11,272	702	31,815	—	—	—	Scottish Temperance (Limited).
1,893,136	124,071	231,545	6,902	134,031	11,269	63,067	182,712	190,047	30,413	250	124,240	40,755	933,737	1,835	Own stock	—	Scottish Union and National.
7,325,649	898,854	501,616	79,442	582,522	—	802,477	—	206,951	—	—	272,733	124,467	630,347	—	—	—	Scottish Widows' Fund.
4,771,513	392,611	490,074	37,790	361,391	—	158,927	12,641	465,922	118,355	92,681	278,388	93,729	414,364	300	Own shares	—	Standard.
765,815	221,284	87,992	42,243	505,383	—	24,301	1,032,208	82,792	—	204,624	108,459	48,147	42,303	—	—	—	Star.
711,222	80,907	148,917	—	162,958	53,061	921,286	186,913	264,892	3,725	—	42,585	39,332	109,933	—	—	—	Sun Life.
—	—	—	—	24,936	—	—	—	168	—	—	1,743	9	8,876	—	—	2,381	Sun of India (Limited).
1,177,296	70,965	31,841	85,934	176,018	179,273	205,277	205,328	118,691	—	400	97,929	27,807	37,215	24,706	Own shares	—	Union.
430,656	16,105	—	—	—	—	80,094	5,436	20,001	—	—	—	7,097	16,893	—	—	—	United Kent Life (Limited).
1,621,905	438,483	784,976	—	16,514	—	260,903	209,042	1,766,669	—	—	777	55,023	18,133	—	—	—	United Kingdom Temperance & Genl.
251,054	40,772	230,370	—	292,544	—	155,065	40,925	20,025	—	—	7,156	16,510	73,275	—	—	—	Universal.
422,118	47,060	27,875	46,894	—	—	—	371,558	30,682	859	32,419	3,184	8,828	26,042	—	—	—	University.
4,520	1,784	15,675	—	4,144	924	28,139	1,296	3,579	—	—	322	42	1,582	—	—	—	Victoria Mutual (Limited).
85,966	29,952	1,350	4,704	71,905	—	258,727	70,210	3,763	—	3,874	12,076	8,137	18,020	—	—	—	Westminster and General.
499,248	34,013	308,586	34,300	47,017	25,800	58,865	44,836	15,589	—	9,334	14,551	24,515	44,910	—	—	—	West of England.
38,873	20,603	3,998	—	34,156	—	5,925	12,435	47,306	18,252	18,663	9,599	3,258	31,923	—	—	—	Whittington.
378,989	11,514	199,323	24,394	36,031	—	45,584	—	45,690	8,995	—	35,836	1,580	147,853	—	—	—	Yorkshire.
83,585,855	9,523,736	19,383,340	5,298,096	13,469,021	3,734,407	22,912,170	13,538,470	13,248,100	3,736,742	1,456,963	4,649,722	1,985,602	9,446,152	645,991	—	140,352	

INDUSTRIAL COMPANIES.

—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	Abstainers and General (Limited) (Industrial Branch). (For combined Balance Sheet, see Summary of the Ordinary Companies.)
50,020	—	32,523	2,989	—	—	—	—	14,847	—	—	5,124	573	1,291	—	—	—	British Legal (Limited).
42,776	14,180	—	—	—	—	5,659	13,200	29,476	60	5,042	25,066	1,182	1,462	173	Own shares.	—	British Workman's (Limited).
—	—	—	—	—	—	—	—	111	—	—	531	—	3,049	—	—	8,321	Leicester (Limited).
300	—	24,612	3,031	5,796	—	1,100	—	1,830	—	723	7,082	420	6,525	—	—	695	London and Manchester (Limited).
5,836	—	—	23,704	20,050	—	5,019	—	18,799	302	5,048	27,006	792	23,743	—	—	354,073	London, Edinburgh, and Glasgow (Limited) (Non-Parteg. Branch).
68,425	968	23,739	2,000	92,684	—	5,846	19,214	38,880	—	1,157	21,311	2,638	7,291	—	—	—	Pearl (Limited).
—	—	3,492,099	470,606	—	—	1,674,931	139,319	2,918,982	—	708	262,370	98,308	61,209	—	—	—	Prudential (Ld.) (Industrial Branch).
15,030	—	199,680	—	—	—	—	—	54,438	—	791	41,606	—	30,124	—	—	—	Refuge (Limited) (Indl. Branch).
897	—	—	—	—	—	—	—	310	—	—	394	—	427	—	—	2,303	Universal (Limited).
125,791	12,247	20,783	—	—	—	—	—	17,413	444	—	32,928	4,816	10,179	—	—	—	Wesleyan and General.
—	—	—	—	—	—	—	—	125	—	—	275	—	602	—	—	3,251	Yorkshire Provident (Limited).
309,075	27,395	3,793,436	502,330	118,530	—	1,692,555	171,733	3,095,220	806	13,419	423,693	108,729	145,902	173	—	368,643	

THE LIFE COMPANIES OF THE UNITED KINGDOM.

SUMMARY OF THE LIFE ASSURANCE AND ANNUITY REVENUE ACCOUNTS.

I N C O M E.	Ordinary Companies.	Industrial Companies.	TOTAL.	O U T G O.	Ordinary Companies.	Industrial Companies.	TOTAL.
	£.	£.	£.		£.	£.	£.
Balance at the beginning of the Year - -	171,547,169	9,145,113	180,692,282	Claims - - - - -	12,396,122	2,537,261	14,933,383
Adjustment for balance transferred - -	- 22,585	+ 22,585	-	Cash Bonuses and Reduction of Premiums -	1,045,530	15	1,045,545
	171,524,584	9,167,698	180,692,282	Surrenders - - - - -	823,776	14,113	837,889
Premiums - - - - -	14,565,861	5,467,096	20,032,957	Annuities - - - - -	806,234	1,742	807,976
Consideration for Annuities - - - - -	1,096,870	4,330	1,101,200	Commission - - - - -	752,447	1,501,917	2,254,364
Interest and Dividends (less Tax) - - -	6,618,912	312,400	6,931,312	Expenses of Management - - - - -	1,333,585	974,319	2,307,904
Increase in value of Investments - - -	163,092	-	163,092	Bad Debts - - - - -	1,502	93	1,595
Fines, Fees, &c. - - - - -	9,246	473	9,719	Decrease in value of Investments - - -	58,977	395	59,372
Capital paid-up - - - - -	65,069	331,878	396,947	Interest on Capital and Dividends, and Bonuses to Shareholders - - - - -	587,042	55,957	642,999
Customs Timber Measuring, &c. - - -	2,786	-	2,786	Transfers to other Accounts - - - - -	775,682	39	775,721
Donations (Itinerant Methodists) - - -	2,190	-	2,190	Return to Proprietors (Pelican) - - -	58,475	-	58,475
Transfers from other Accounts - - -	803,061	600	803,661	Miscellaneous - - - - -	28,248	8	28,256
Miscellaneous - - - - -	15,873	3,434	19,307	Balance* at the end of the Year - - -	176,199,924	10,202,050	186,401,974
£.	194,867,544	15,287,909	210,155,453	£.	194,867,544	15,287,909	210,155,453

* This Balance includes the whole of the Life and Annuity Funds (180,091,746 £.), and, in addition, the Capital of Companies whose business is limited to Life Assurance only.

SUMMARY OF THE BALANCE SHEETS.

L I A B I L I T I E S.	Ordinary Companies.	Industrial Companies.	TOTAL.	A S S E T S.	Ordinary Companies.	Industrial Companies.	TOTAL.
	£.	£.	£.		£.	£.	£.
Paid-up Capital (including sundry Shareholders' Balances) - - - - -	11,343,809	854,916	12,198,725	Mortgages - - - - -	83,585,855	309,075	83,894,930
Life and Annuity Funds - - - - -	170,499,520	9,592,226	180,091,746	Loans on Policies - - - - -	9,523,736	27,395	9,551,131
Fire Funds of Companies transacting Life Business - - - - -	10,362,981	-	10,362,981	Ditto Rates - - - - -	19,333,340	3,793,436	23,176,776
Marine Funds of Companies transacting Life Business - - - - -	630,763	-	630,763	British Government Securities - - - -	5,298,096	502,330	5,800,426
Reserve Funds - - - - -	4,161,841	-	4,161,841	Indian and Colonial Government Securities	13,469,021	118,530	13,587,551
Other Funds - - - - -	537,765	264,203	801,971	Foreign Government Securities - - - -	3,734,407	-	3,734,407
Profit and Loss Balances - - - - -	2,736,269	-	2,736,269	Debentures - - - - -	22,912,170	1,692,555	24,604,725
Depreciation and Investment Balances - -	974,534	293	974,832	Shares and Stocks - - - - -	13,538,470	171,733	13,710,203
Globe Annuitants (Liverpool and London) -	1,102,800	-	1,102,800	Companies' own Shares - - - - -	582,287	173	582,460
Outstanding Claims - - - - -	3,760,612	37,566	3,798,178	Land and House Property and Ground Rents - - - - -	13,248,100	3,095,220	16,343,320
Outstanding Accounts - - - - -	527,662	21,394	549,056	Life Interests and Reversions - - - -	3,736,742	806	3,737,548
Temporary Loans - - - - -	116,168	1,083	117,251	Loans on Personal Security - - - - -	1,456,968	13,469	1,470,437
				Agents' Balances and Outstanding Premiums - - - - -	4,649,722	423,693	5,073,415
				Outstanding Interest - - - - -	1,985,602	108,729	2,094,331
				Cash, Deposits, Stamps, &c. - - - - -	9,446,152	145,902	9,592,054
				Customs Timber Measuring Balances, &c. -	1,704	-	1,704
				Book-Room Grant (Itinerant Methodists) -	62,000	-	62,000
				Deficiencies, Preliminary Expenses, &c. -	140,352	368,643	508,995
£.	206,754,724	10,771,689	217,526,413	£.	206,754,724	10,771,689	217,526,413

INCREASE (+) or DECREASE (—) in the Chief Items of this Year's SUMMARY, compared with the corresponding Items for the previous Year.

	Ordinary Companies.	Industrial Companies
INCOME.*		
	£.	£.
Premiums - - - - -	— 267,498	+ 435,270
Consideration for Annuities - - - - -	— 87,835	+ 4,255
Interest and Dividends (less Tax) - - - - -	— 123,964	+ 37,838
Net Result of Realisation and Re-valuation of Investments -	+ 73,251	+ 68
OUTGO.*		
Claims - - - - -	+ 612,232	+ 352,410
Annuities - - - - -	— 64,836	+ 608
Surrenders - - - - -	+ 31,703	+ 1,579
Commission - - - - -	+ 21,035	+ 124,744
Expenses of Management - - - - -	— 57,212	+ 129,603
LIABILITIES.		
Paid-up Capital (including sundry Shareholders' Balances) -	— 8,330	+ 335,172
Life and Annuity Funds - - - - -	+ 4,579,359	+ 719,144
ASSETS.		
Mortgages (including Loans on Rates) - - - - -	+ 766,002	+ 655,890
Life Interests and Reversions - - - - -	+ 256,423	+ 13
Loans on Policies - - - - -	+ 306,531	+ 3,600
British Government Securities - - - - -	— 617,278	— 22,138
Indian and Colonial Government Securities - - - - -	+ 773,066	+ 4,882
Foreign Government Securities - - - - -	+ 200,558	—
Debentures - - - - -	+ 1,055,369	+ 238,625
Shares and Stocks - - - - -	+ 607,068	— 5,734
Companies' own Shares - - - - -	+ 44,677	+ 173
Land and House Property and Ground Rents - - - - -	+ 396,823	+ 134,490
Loans on Personal Security - - - - -	+ 140,060	+ 277

* Excluding the figures of the "Gresham," as, owing to an alteration in the date of their financial year, no returns are yet due.

The total number of Companies appearing in the above Summary is **98**, of which **86** have been classed as Ordinary, **8** as Industrial, and **4** appear in both Classes, the Returns of these Companies showing the Ordinary and Industrial business separately.

During the year two new names have been added to the Official List of Companies, viz., the

Clergy Pension Institution;
and the

Independent Order of Foresters (Toronto); in which cases the Board of Trade have issued their Warrant under the provisions of Section 1 of the Life Assurance Companies Act, 1872.

SUMMARY OF THE ASSURANCES IN FORCE, 1910.

As shown by the last Returns of the Companies.

ORDINARY BUSINESS.

	WITH PROFITS.		WITHOUT PROFITS.		TOTAL.		Re-assurances.	Net
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Amount.
ASSURANCES.		£.		£.		£.	£.	£.
Whole Term of Life - - -	713,981	349,112,284	88,078	57,450,390	802,059	406,562,674	19,282,668	387,280,006
Limited Number of Premiums	28,973	16,656,989	5,014	2,379,185	33,987	19,036,174	685,318	18,350,856
	742,954	365,769,273	93,092	59,829,575	836,046	425,598,848	19,967,986	405,630,862
Endowments - - - -	1,865	419,918	7,007	1,211,289	8,872	1,631,207	6,000	1,625,207
Endowment Assurances - -	297,694	49,157,283	29,304	8,926,203	326,998	58,083,486	747,263	57,336,223
Joint Lives - - - -	12,199	2,469,570	2,116	932,449	14,315	3,402,019	308,339	3,093,680
Last Survivor - - - -	1,183	921,075	1,217	1,295,456	2,400	2,216,531	303,892	1,912,639
Contingent - - - -	41	42,446	3,041	5,049,292	3,082	5,091,738	1,161,404	3,930,334
Issue - - - -	6	10,631	913	3,676,410	919	3,687,041	1,063,842	2,623,199
Miscellaneous - - - -	197	192,846	4,116	5,103,707	4,313	5,296,553	1,192,367	4,044,186
	1,056,139	418,923,042	140,806	86,024,381	1,196,945	504,947,423	24,751,093	480,196,330
ANNUITIES.								
Immediate - - - -	-	-	-	-	19,114	905,606	10,214	895,392
Deferred - - - -	-	-	-	-	4,211	151,052	10,022	141,030
	-	-	-	-	23,325	1,056,658	20,266	1,036,392

INDUSTRIAL BUSINESS.

(Sickness and Friendly Society Contracts not included.)

	WITH PROFITS.		WITHOUT PROFITS.		TOTAL.		Re-assurances.	Net
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Amount.
ASSURANCES.		£.		£.		£.	£.	£.
Whole Term of Life - - -	-	-	-	-	12,497,257	117,599,191	-	117,599,191
Limited Number of Premiums	-	-	-	-	128	3,089	-	3,089
	-	-	-	-	12,497,385	117,602,280	-	117,602,280
Endowments - - - -	-	-	-	-	71,413	1,039,442	-	1,039,442
Endowment Assurances - -	-	-	-	-	69,308	1,003,400	-	1,005,400
Joint Lives - - - -	-	-	-	-	196,036	3,113,509	-	3,113,509
	-	-	-	-	12,834,142	122,760,631	-	122,760,631
ANNUITIES.								
Immediate - - - -	-	-	-	-	1	15	-	15

The above figures are based on returns deposited, for the most part, during the past five years, and are, therefore, merely an approximation to the amount of contracts in force at the present time. In the case of two Companies, viz., the Co-operative and the Northern, the amount of business at a more recent date has been included, but the figures of the six Colonial and Foreign Companies have been excluded, as their returns do not separately show the extent of business in the United Kingdom.

THE CONTAGIOUS DISEASES (ANIMALS) ACTS, 1878 to 1892.

RETURN

IN PURSUANCE OF

THE PROVISIONS OF THE 59TH SECTION

OF THE

CONTAGIOUS DISEASES (ANIMALS) ACT, 1878,

FOR THE

YEAR ENDED THE 31ST DECEMBER, 1892,

AS REGARDS IRELAND.

Presented to both Houses of Parliament by Command of Her Majesty.



DUBLIN:

PRINTED FOR HER MAJESTY'S STATIONERY OFFICE,
BY ALEXANDER THOM & CO. (LIMITED).

And to be purchased, either directly or through any Bookseller, from
HODGES, FIGGIS, & Co. (Limited), 104, Grafton-street, Dublin; or
EYRE & SPOTTISWOODE, East Harding-street, Fleet-street, E.C.; or
JOHN MENZIES & Co., 12, Hanover-street, Edinburgh, and 90, West Nile-street, Glasgow.

1893.

[C.—7039.] Price 1s.

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RETURN.

PLEURO-PNEUMONIA.

By the Contagious Diseases (Animals) (Pleuro-Pneumonia) Act of 1890, the amount of the Parliamentary Grant in aid of the working of that Act in Ireland was restricted to a maximum of £20,000 in any one year, and though power was given, in addition, to draw on the General Account of the General Cattle Diseases Fund when this amount was found insufficient, experience proved that the Act could not be worked as effectively as was desirable without further funds.

In view of this fact, a short amending Act was passed in 1892, under which the total amount granted on account of Pleuro-Pneumonia for the United Kingdom can be apportioned between Great Britain and Ireland, according to the respective requirements of the two countries.

The larger funds thus available have admitted of the policy of slaughter, in the case of cattle suspected of having come within the range of infection, being carried out over wider areas than formerly, and with most successful results.

The number of outbreaks in 1892 shows a large decrease as compared with the number in 1891; and in the last quarter of 1892 there have been no outbreaks, whereas there were 26 in the same period of 1891, *vide* the following table:—

Month.	1891.	1892.
January,	8	9
February,	15	8
March,	10	17
April,	14	13
May,	14	12
June,	13	11
July,	6	8
August,	21	5
September,	6	3
October,	14	Nil.
November,	6	Nil.
December,	6	Nil.
Total,	133	86

Seventy-one of the outbreaks reported in 1892 occurred within the Dublin Pleuro-Pneumonia Scheduled Districts.

No effort is spared to discover any centres of the disease that may possibly exist. The lungs of every head of Cattle belonging to the Dublin Scheduled Districts that dies, or is slaughtered, are subjected to *post-mortem* examination. The Constabulary throughout the country have instructions whenever a case of death among Cattle in their districts occurs, to have the lungs forwarded to Dublin, where they are carefully examined by the Government Veterinary Inspectors.

During 1892 no movement of Dairy Cattle to grazing lands outside the Dublin Scheduled Districts was permitted, and there can be little doubt that the cessation of Pleuro-Pneumonia in Dublin is attributable largely to the opportunity thus afforded for keeping the Dairy Cattle under continuous observation, and promptly dealing with all outbreaks as soon as discovered.

Although a sufficient time has not yet elapsed since the date of the last outbreak (26th September, 1892) to pronounce the disease to be stamped out, yet there is every reason to believe that if any further outbreaks occur, they will be isolated in character and capable of being readily dealt with.

Besides the Districts scheduled in Dublin, Orders were made during 1892, declaring Scheduled Districts in connection with outbreaks in the Counties of Antrim, Meath, and Queen's County. In all these outbreaks every head of cattle that was suspected to have been in any way exposed to infection was slaughtered, and a Scheduled District was declared, comprising an extended area round the place infected. From this district, varying in size according to circumstances, no cattle were allowed to be moved except for slaughter, and this restriction was maintained as long as the danger of a re-appearance of Pleuro-Pneumonia in the District existed. It is satisfactory to note that in the country districts it was found practicable to withdraw all such restrictions, with safety, before the close of the year.

The statistics of outbreaks, cattle slaughtered, expenditure, &c., in connection with Pleuro-Pneumonia will be found at pages 95-99, 87 and 88.

For the entire period from the date of the commencement of the Pleuro-Pneumonia Act of 1890 (1st September, 1890), to 31st December, 1892, the number of cattle slaughtered was 10,184, about 10 per cent. of which, or 1,093 in all, were found to be diseased. The total compensation paid to owners during the period was £134,581 6s. 6d., and the salvage received on carcases amounted to £63,155 0s. 7d., giving a net expenditure as compensation of £71,426 5s. 11d.

FOOT AND MOUTH DISEASE.

Foot and Mouth Disease, which has been prevalent in most of the countries of Europe, appeared more than once in Great Britain during the year 1892, but Ireland has been entirely free from it for nearly nine years.

When an outbreak occurs in Great Britain special precautions are at once put in force to guard against its extension to Ireland.

The measures generally adopted are, the suspension, as long as the danger exists, of all importations of ruminant animals and swine from Great Britain, and the immediate disinfection by officers of the Veterinary Department of persons landing in Ireland who have been in contact with animals either in Great Britain or on board ship in transit between the two countries.

These safeguards were in operation for a considerable part of the year 1892, in consequence of the outbreaks in Great Britain, and have been attended with the most satisfactory results.

In the outbreak of 1883-84, the last which occurred in Ireland, nearly 116,000 animals were attacked before the disease was eradicated.

ANTHRAX.

This disease does not prevail in Ireland to any appreciable extent, only 8 cases having occurred in the year 1892.

A new Order containing provisions as to slaughter in outbreaks of anthrax, payment of compensation, &c., is now in force.

GLANDERS OR FARCY.

Nine cases of glanders were reported in 1892. An Order providing for slaughter and payment of compensation by Local Authorities was passed on the 7th February, 1893.

SWINE FEVER.

The returns, *vide* page 103, show that 227 outbreaks of swine fever were reported during the year 1892, the number of swine attacked being 466, but there is strong reason to apprehend that the existence of the disease is very inadequately reported, and that the above figures do not, in consequence, represent the full extent of its prevalence.

In view of this suspected concealment, circulars (*vide* pages 84 and 85) were issued during the year to the local authorities throughout the country, drawing their special attention to the various provisions as to swine fever contained in the Orders in Council, and suggesting the publication in their several districts of notices setting forth the symptoms of the disease, and warning owners of the penalties incurred when outbreaks are not duly reported.

RABIES.

446 cases of rabies were reported during 1892, as compared with 470 in the preceding year. In many instances, however, the circumstances in which dogs were killed as being rabid, did not admit of a satisfactory investigation of the nature of the disease, and it would probably be found, if fuller data were obtainable, that rabies did not actually exist in a number of the cases reported as such.

SHEEP SCAB.

An increase appears in the number of reported cases of this disease over the corresponding figures for last year (*vide* return at page 101).

The duty imposed upon owners of promptly giving information on the appearance of the disease among their flocks has recently been more fully attended to.

The number of sheep in the country has increased by more than twenty-five per cent. during the past few years (*viz.*, from 3,789,187 in 1889, to 4,827,702 in 1892, *vide* return at page 94), and a disease by which sheep are attacked might be expected to increase to some corresponding degree under the circumstances.

EXPORTS OF ANIMALS.

The number of animals exported during 1892 is larger than in any of the past 14 years; but, as compared with the figures for 1891, the increase appears to be wholly due to the shipments of sheep.

The export returns appear at pages 110 to 116 inclusive.

VETERINARY DEPARTMENT,
PRIVY COUNCIL OFFICE,
DUBLIN CASTLE.

1st March, 1893.

I.—ORDERS made under the Contagious Diseases (Animals) Acts, 1878 to 1892, and remaining in force, either wholly or in part.

Year.	Month.	Order.	Page.
1878.	25th September, .	Directing that the Inspection of Animals intended for Exportation shall take place only between Sunrise and Sunset,	10
	15th November, .	Forming the Poor Law Unions of Castlebar, Newport, and Westport into an United District for purposes of Inspection,	10
	4th December, .	Do., do., do., Sligo, Dromore West, and Tobercurry Poor Law Unions,	10
	5th " .	Prescribing the method of appointment of Veterinary Inspector for United District of Sligo, Dromore West, and Tobercurry Poor Law Unions,	11
	31st " .	Dublin Port—Defining a Foreign Animals Wharf,	11
	31st " .	Dublin Port—Defining a Foreign Animals Quarantine Station,	11
1879.	21st April, .	Forming the Poor Law Unions of Ballina, Belmullet, Killala, and Swineford into an United District for purposes of Inspection,	11
	26th June, .	Belfast Port—Defining a Foreign Animals Landing Place,	12
	4th July, .	Belfast Port—Defining a Foreign Animals Wharf,	12
	9th August, .	The Dairies, Cowsheds, and Milkshops (Ireland) Order of August, 1879,*	12
	1st December, .	Dublin Port—Ordering that the Inspection of Animals intended for Exportation shall take place in a suitable yard or enclosed place, and not in any public road or thoroughfare,	13
1880.	31st May, .	The Animals (Ireland) Order,	14
1881.	10th October, .	Prohibition of Importation of Animals from Spain and Portugal,	40
1883.	19th February, .	Port of Dublin—Providing for the Disinfection of Drovers, &c., after notice requiring such has been given by an Inspector authorized by the Lord Lieutenant,	40
	28th " .	Port of Drogheda—Providing for the Disinfection of Drovers, &c., after notice requiring such has been given by an Inspector authorized by the Lord Lieutenant,	41
	2nd March, .	Ports of Belfast, Cork, Dundalk, Greenore, Larne, Londonderry, Portrush, Waterford, Wexford—Providing for the Disinfection of Drovers, &c., after notice requiring such has been given by an Inspector authorized by the Lord Lieutenant,	41
	14th " .	Port of Newry—Providing for the Disinfection of Drovers, &c., after notice requiring such has been given by an Inspector authorized by the Lord Lieutenant,	41
	5th April, .	Importation of Animals (Ireland) Order of 1883, No. IV.—Prohibiting importation of Animals from France,	41
	5th " .	The Foot-and-Mouth Disease Order, No. LXXXII.—Modifying the Regulations as to Movement of Animals into and out of areas infected with Foot-and-Mouth Disease,	41
	6th " .	Foot-and-Mouth Disease Order, No. LXXXIII.—The Markets and Fairs (Foot-and-Mouth Disease) Order of 1883,	42
	30th " .	Foot-and-Mouth Disease Order, No. 146—The Movement into District (Foot-and-Mouth Disease) Order of 1883, empowering Local Authorities to make Regulations with regard to the Movement of Animals into their Districts, with a view to prevent the introduction of Foot-and-Mouth Disease,	43
	7th May, .	Foot-and-Mouth Disease Order, No. 174—Empowering Local Authorities to make Regulations for the Disinfection of hides, offal, &c., of animals affected with Foot-and-Mouth Disease when slaughtered,	44
	25th " .	Port of Warrenpoint—Providing for the Disinfection of Drovers, &c., after Notice requiring such has been given by an Inspector authorized by the Lord Lieutenant,	44
	2nd August, .	Port of Dundrum—Providing for the Disinfection of Drovers &c., after Notice requiring such has been given by an Inspector authorized by the Lord Lieutenant,	44
	9th October, .	Foot-and-Mouth Disease Order, No. 592—The Movement into District (Foot-and-Mouth Disease) Order of 1883, Amendment,	44
	6th " .	Foot-and-Mouth Disease Order, No. 594—Providing for the Movement of Breeding Rams into places infected with Foot-and-Mouth Disease,	45

* Under Section 9 of the Contagious Diseases (Animals) Act, 1884, the powers vested in the Privy Council of making Orders under Section 34 of the Act of 1878 are now transferred to the Local Government Board; and it is provided therein that this Order shall be deemed to have been made by the Local Government Board.

ORDERS made under the Contagious Diseases (Animals) Acts, 1878 to 1892, and remaining in force, either wholly or in part—*continued*.

Year.	Month.	Order.	Page.
1883.	20th December,	Port of Belfast—Defining places for Inspection of Animals intended for Exportation,	43
1884.	6th March,	Foot-and-Mouth Disease Slaughter (Ireland) Order of 1884—Empowering Local Authorities, when specially authorized by the Lord Lieutenant, to slaughter Animals affected with Foot-and-Mouth Disease, or Animals in contact with affected ones, and to pay compensation for such, also providing for the movement of the Animals to a Slaughter House,	46
	1st August,	Port of Wexford—Defining place for Inspection of Animals intended for Exportation,	46
	21st " "	Port of Limerick—Do., do., do.,	46
	28th " "	Port of Coleraine—Providing for the Disinfection of Drovers, &c., after notice requiring such has been given by an Inspector authorized by the Lord Lieutenant,	47
1885.	3rd January,	Port of Londonderry—Defining places for Inspection of Animals intended for Exportation to Great Britain,	47
	29th July,	Swine Fever (Slaughter) (Ireland) Order of 1885—Empowering Local Authorities to slaughter and pay compensation for Swine affected with Swine Fever, or that have been in contact with Swine so affected,	47
	29th " "	Forming the Poor Law Unions of Dungarvan and Kilmacthomas into an United District for purposes of Inspection,	47
	7th August,	Appointment of Veterinary Inspector for United District of Unions of Dungarvan and Kilmacthomas,	48
1886.	9th February,	Importation of Animals (Ireland) Order, 1886—Prohibiting importation of Animals from Great Britain, except with consent of Lord Lieutenant,	48
	11th May,	The Animals (Ireland) Amendment Order of 1886—Amending Chapter 23 of the Animals (Ireland) Order relative to the Inspection of Animals for Exportation,	48
	16th " "	Port of Cork—Defining places for Inspection of Animals intended for Exportation to Great Britain,	49
	16th October,	The Rabies (Ireland) Order of 1886,	50
	10th November,	Importation of Animals (Ireland) Order, 1886, No. II.—Prohibiting Importation of Animals from Norway,	53
	30th December,	The Animals (Ireland) Amendment Order of 1886, No. II.—Amending Chapter 35 of the Animals (Ireland) Order, relating to Inspectors and Officers of Local Authorities,	53
1887.	31st March,	Port of Dundalk.—Defining a Place for Inspection of Animals intended for Exportation to Great Britain,	54
	31st " "	Port of Dundrum. Do. do. do. do.	54
	31st " "	Do. Greenore. Do. do. do. do.	54
	4th April,	Do. Larne. Do. do. do. do.	54
	4th " "	Do. Westport. Do. do. do. do.	54
	5th " "	Do. Coleraine. Do. do. do. do.	55
	5th " "	Do. Newry. Do. do. do. do.	55
	5th " "	Do. Portrush. Do. do. do. do.	55
	29th " "	Do. Ballina. Do. do. do. do.	55
	29th " "	Do. Drogheda, Do. do. do. do.	56
1888.	2nd January,	Importation of Animals (Ireland) Order, 1888.—Prohibiting the Importation of Animals from Malta,	56
	18th May,	Importation of Animals (Ireland) Order, 1888, No. II.—Prohibiting the Importation of Animals from Belgium,	56
1889.	29th April,	Importation of Animals (Ireland) Order, 1889.—Prohibiting the Importation of Animals from the German Empire,	56
1890.	2nd August,	Importation of Animals (Ireland) Order, 1890.—Prohibiting the Importation of Animals from Her Majesty's possessions in North America, except with the consent of the Lord Lieutenant,	57
1890.	30th August,	The Pleuro-Pneumonia (Ireland) Order of 1890,	57

ORDERS made under the Contagious Diseases (Animals) Acts, 1878 to 1892, and remaining in force, either wholly or in part—*continued*.

Year.	Month.	Order.	Page.
1890.	24th October, . . .	Importation of Animals (Ireland) Order, 1890, No. II.—Prohibiting the Importation of Animals from the Kingdom of the Netherlands,	65
1891.	15th September, . . .	The Animals (Ireland) (Amendment) Order of 1891.—Regulations as to Animals in Markets, Fairs, &c., in contact with an Animal affected with Foot and Mouth Disease or Swine Fever,	65
	12th November, . . .	Importation of Animals (Ireland) Order, 1891.—Prohibiting the Importation of Cattle from the Isle of Man except with the consent of the Lord Lieutenant,	66
	9th December, . . .	Importation of Animals (Ireland) Order of 1891, No. II.—Prohibiting the Importation of Cattle from the Channel Islands except with the consent of the Lord Lieutenant,	66
	14th December, . . .	Port of Sligo.—Defining places for Inspection of Animals intended for Exportation to Great Britain,	66
	23rd December, . . .	The Dublin Scheduled Districts Order of 1892,	66
1892.	10th February, . . .	The Dublin Scheduled Districts (Amendment) Order of 1892.—Restrictions on Movement, &c., of Cattle on places outside the Dublin Scheduled Districts that had been branded under the provisions of the Dublin Scheduled Districts Order of 1891,	70
	10th „ . . .	Importation of Animals (Ireland) Order, 1892.—Prohibiting the Importation of Animals from Denmark,	71
	15th „ . . .	Port of Waterford.—Defining places for Inspection of Animals intended for Exportation to Great Britain,	71
	2nd March, . . .	Port of Sligo.—Providing for the Disinfection of Drovers, &c., after Notice requiring such has been given by an Inspector authorized by the Lord Lieutenant,	72
	2nd „ . . .	Port of Limerick.—Providing for the Disinfection of Drovers, &c., after Notice requiring such has been given by an Inspector authorized by the Lord Lieutenant,	72
	24th May, . . .	The Dublin Scheduled Districts (Amendment) Order of 1892, No. II.—Amending Regulations as to Special Market for Sale of Scheduled Districts Cattle only,	72
	10th August, . . .	The Dublin Scheduled Districts (Amendment) Order of 1892, No. III.—Prohibiting Exposure of Store Cattle in Metropolitan Market; revoking Regulations as to Cattle unsold or sold for other purposes than Slaughter or Export; and providing for the <i>post-mortem</i> examination of every head of Cattle moved for Slaughter under the provisions of Article 9 of the Dublin Scheduled Districts Order of 1892,	72
	30th September, . . .	The Dublin Scheduled Districts (Amendment) Order of 1892, No. IV.—Restricting movement of Cattle into the Scheduled Districts; providing for holding of a Special Market for sale of Dairy Cattle; restricting movement of Fat Cattle exposed in Thursday's Market, and intended for slaughter within the North and South Dublin Unions; and prescribing route for Movement of Country Cattle from Cabragh and Liffey Junction Railway Stations,	73
	19th December, . . .	Importation of Animals (Ireland) Order of 1892, No. II.—Prohibiting the Importation of Animals from the Kingdom of Sweden,	75
1893.	7th February, . . .	The Anthrax (Ireland) Order of 1893,	75
	„ . . .	The Glanders or Farcy (Ireland) Order of 1893,	78

II.—LIST of Pleuro-Pneumonia Orders (except Orders as to Infected Places) made during the Year 1892, which are no longer in force.

Number.	Date.	Subject.	Date of Revocation Order.
	1892.		1892.
104	26th April, . . .	Declaring a Pleuro-Pneumonia Scheduled District comprising the townlands of Ballygomartin, Ballymagarry, Ballysillan Lower, Edenderry, Legoniel, Altigarron, and Divis, in the parish of Shankhill, and poor law union of Belfast,	26th October.
106	13th May, . . .	Prohibiting the holding of public sales of Cattle in or within a radius of five miles from the town of Mountmellick,	30th September.
107	24th May, . . .	Declaring a Pleuro-Pneumonia Scheduled District, comprising the parishes of Rosenallis, Ardea, and Castlebrack, in the poor law union of Mountmellick, and Queen's County: the townland of Ballymacrossan, in the parish of Geashill, poor law union of Mountmellick, and King's County; the townlands of Ballynasrah, Pigeonhouse, Ballinvalley, Lockclose or Grange, Killeagh, Aghanrush, Danganbeg, Ballylevin, and Ballyavill, in the parish of Geashill, poor law union of Tullamore, and King's County; and the townlands of Millbrook and Finter, in the parish of Ballykean, poor law union of Tullamore, and King's County,	30th September.

II.—LIST of Pleuro-Pneumonia Orders (except Orders as to Infected Places) made during the Year 1892, which are no longer in force—*continued*.

Number.	Date.	Subject.	Date of Revocation Order.
	1892.		1892.
109	1st June,	Declaring a Pleuro-Pneumonia Scheduled District in the poor law union of Lisburn, and county of Antrim, comprising the townlands of Lurgan-teneil and Derrykillultagh, in the parish of Ballinderry, and the townlands of Ballyplimave, Crew, Carnkilly Upper, Carnkilly Lower, and Ballymote, in the parish of Glenavy.	8th November.
110	17th June,	Declaring a Pleuro-Pneumonia Scheduled District comprising the townland of O'More's Forest, in the parish of Clonenagh and Clonsagheen, poor law union of Mountmellick, and Queen's County.	30th September.
116	4th July,	Declaring a Pleuro-Pneumonia Scheduled District comprising the townland of Lisnabreeny, in the parish of Knockbreda, poor law union of Lisburn, and county of Down; and the townlands of Castlereagh, Slatady, Carnamuck, Lisnasharragh, and Cregagh, in the parish of Knockbreda, poor law union of Belfast, and county of Down.	8th November.
118	15th July,	Declaring a Pleuro-Pneumonia Scheduled District in the poor law union of Dunshaughlin, and county of Meath, comprising the townlands of Jealous-town, Scalestown, and Trevet Grange, in the parish of Trevet; the townlands of Riggins, Frankfort, and Reusk, in the parish of Kilbrew, and the townland of Riggins, in the parish of Macetown.	16th August.
131	12th September,	Restricting the movement of Cattle within a district comprising all that part of the Pleuro-Pneumonia Scheduled District declared by the Pleuro-Pneumonia Order 107 lying within two statute miles from the Town Hall, Mountmellick.	30th September.
133	22nd September,	Prohibiting the holding of public sales of Cattle in or within a radius of five miles from the town of Maryborough.	30th September.
135	30th September,	Declaring a Scheduled District comprising the entire of the poor law union of Mountmellick, situate in the King's and Queen's Counties, and also the following Electoral Divisions of the poor law union of Athy which are situate in the Queen's County, namely:—The Electoral Divisions of Moyanna, Vicarstown, Stradbally, Curraclone, Timogue, and Ballyadams.	23rd December.
146	8th November,	Contracting or altering the limits of the Scheduled District declared by the Pleuro-Pneumonia Order No. 135, so as to include only a District in the poor law union of Mountmellick, comprising the Electoral Divisions of Ballycarroll, Borris, Dangans, Emo, Graigue, Kilmurry, Mountmellick, O'More's Forest, Rosenallis, and Shaen, all situate in the Queen's County, and the Electoral Division of Hammerlane, in the King's County.	23rd December.

PORT OF*—

The Lords Justices, under the powers vested in them by the 7th section of the Portal Inspection (Ireland) Order, 1878, do hereby order and direct that the inspection of animals intended for exportation shall take place at the above-mentioned port only between the hours of sunrise and sunset.

By their Excellencies' command,

HENRY ROBINSON.

Dublin Castle, 25th day of September, 1878.

shall be, and the same are hereby united into a District for the purposes of inspection, under the Act of 1878.

Given at the Council Chamber, Dublin Castle, this 15th day of November, 1878.

J. T. BALL, C.	M. MORRIS.
JAMES LOWTHER.	HENRY ORMSBY.
J. D. FITZGERALD.	EDWARD GIBSON.
J. A. LAWSON.	

By the Lord Lieutenant and Privy Council of Ireland.

MARLBOROUGH.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and of every other power enabling Us in this behalf, do order and it is hereby ordered as follows:—

1. This Order shall take effect from and immediately after the 25th day of November, 1878.

2. In this Order "the Act of 1878," means "The Contagious Diseases (Animals) Act, 1878."

Other terms have the same meaning as in the Act of 1878.

3. The several Poor Law Unions hereinafter mentioned, that is to say:—

Castlebar Poor Law Union,
Newport Poor Law Union,
Westport Poor Law Union,

By the Lord Lieutenant and Privy Council of Ireland.

MARLBOROUGH.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and of every other power enabling Us in this behalf, do order and it is hereby ordered as follows:—

1. This Order shall take effect from and immediately after the 12th day of December, 1878.

2. In this Order "the Act of 1878," means "The Contagious Diseases (Animals) Act, 1878."

Other terms have the same meaning as in the Act of 1878.

3. The several Poor Law Unions as hereinafter mentioned, that is to say:—

Sligo Poor Law Union,
Dromore West Poor Law Union,
Tobercurry Poor Law Union,

* An order in this form was sent to every Port in Ireland where animals intended for exportation are inspected.

shall be, and the same are hereby united into a District for the purposes of inspection, under the Act of 1878.

Given at the Council Chamber, Dublin Castle,
this 4th day of December, 1878.

J. T. BALL, C.	H. LAW.
HEDGES EYRE CHATTERTON.	R. DEASY.
J. MICHEL, G.	JAMES LOWTHER.
EDWARD GIBSON.	

By the Lord Lieutenant of Ireland.

MARLBOROUGH.

WHEREAS, by an Order in Council, duly made under the "Contagious Diseases (Animals) Act, 1878," and dated the 4th day of December, 1878, the several Poor Law Unions hereinafter mentioned, that is to say,

Sligo Poor Law Union,
Tobercurry Poor Law Union,
Dromore West Poor Law Union,

have been united into a district for the purposes of inspection under the said Act :

Now, therefore, We, the Lord Lieutenant General and General Governor of Ireland, in exercise and execution of the powers in that behalf vested in Us by and under the "Contagious Diseases (Animals) Act, 1878," and of every other power enabling Us thereto, do hereby order and direct that the Local Authorities of the said several Unions shall appoint and keep appointed a Veterinary Inspector for the said united district, and that for the purpose of making such appointment, each of the said Local Authorities shall nominate three of its members and that the members of the said several Local Authorities so nominated shall form a joint committee, of which committee seven members shall form a quorum; and the said Veterinary Inspector shall be appointed by the majority of the members of such committee present, at a meeting to be called for the purpose of making such appointment.

And We hereby further order and direct that the said Inspector shall, in and throughout the said united district, have and perform, in addition to all other powers and duties conferred on a Veterinary Inspector under the said Act, all the powers and duties which, under the said Act, or under the Officers of Local Authorities (Ireland) Order of 1878, might or ought to be had and performed by an Inspector appointed by a Local Authority, and the remuneration of the said Inspector shall be a salary of £100 per annum and his cost of travelling, and the several Unions included in the said united district shall contribute towards the payment of the said salary in proportion to the net annual valuations thereof respectively, and that the said cost of travelling shall be paid by the Union for which the duty in respect of which such cost shall be incurred shall have been performed.

Dated at Dublin Castle, this 5th day of
December, 1878.

By His Grace's command,
HENRY ROBINSON.

By the Lord Lieutenant-General and General
Governor of Ireland.

MARLBOROUGH.

WE, the Lord Lieutenant-General and General Governor of Ireland, in pursuance of the provisions of the Contagious Diseases (Animals) Act, 1878, which,

empower Us to exercise the powers by the said Act conferred on the Privy Council as regards the making of orders and doing of acts affecting only particular ports, towns, districts, or places, and by virtue of the powers in Us vested by the said Act, and of every other power enabling Us in this behalf, do hereby define the following part of the Port of Dublin as a Foreign Animals Wharf :—

All that quay on the north side of the river Liffey, between the drawbridge entrance into George's (Custom House) Dock and the south-west corner of the Queen's Timber Yard, and also the several landing-places surrounding the said George's Dock.

This Order shall take effect from and immediately after the 31st day of December, 1878.

Given at Her Majesty's Castle at Dublin, this
31st day of December, 1878.

By His Grace's command,
HENRY ROBINSON.

By the Lord Lieutenant-General and General
Governor of Ireland.

MARLBOROUGH.

WE, the Lord Lieutenant-General and General Governor of Ireland, in pursuance of the provisions of the Contagious Diseases (Animals) Act, 1878, which empower Us to exercise the powers by the said Act conferred on the Privy Council as regards the making of orders and the doing of acts affecting only particular ports, towns, districts, or places, and by virtue of the powers in Us vested by the said Act, and of every other power enabling Us in this behalf, do hereby define the following part of the Port of Dublin as a Foreign Animals Quarantine Station :—

All that space or place situate near the Custom House of Dublin, and within the Dock walls thereof, called and known as "The Sallyfield," or "The Sallies-field."

This order shall take effect from and immediately after the 31st day of December, 1878.

Given at Her Majesty's Castle at Dublin, this
31st day of December, 1878.

By His Grace's command,
HENRY ROBINSON.

By the Lord Lieutenant and Privy Council of
Ireland.

MARLBOROUGH.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and of every other power enabling Us in this behalf, do order and it is hereby ordered as follows :—

1. This Order shall take effect from and immediately after the 22nd day of April, 1879.

2. In this Order "the Act of 1878," means "The Contagious Diseases (Animals) Act, 1878."

Other terms have the same meaning as in the Act of 1878.

3. The several Poor Law Unions hereinafter mentioned, that is to say:—

The Poor Law Union of Ballina,
The Poor Law Union of Belmullet,
The Poor Law Union of Killala, and
The Poor Law Union of Swineford,

shall be, and the same are hereby united into a District for the purposes of inspection, under the Act of 1878.

Given at the Council Chamber, Dublin Castle,
this 21st day of April, 1879.

J. T. BALL, C. J. D. FITZGERALD.
HEADFORT. HENRY ORMSBY. WATERFORD.
GERALD FITZGIBBON, JR. EDWARD GIBSON.
C. R. BARRY. M. MORRIS. LEINSTER.

By the Lords Justices-General and General Governors of Ireland.

J. T. BALL, C.

WE, the Lords Justices-General and General Governors of Ireland, in pursuance of the provisions of the Contagious Diseases (Animals) Act, 1878, which empower Us to exercise the powers by the said Act, conferred on the Privy Council, as regards the making of orders and doing of acts affecting only particular ports, towns, districts, or places, and by virtue of the powers in Us vested by the said Act, and of every other power enabling Us in this behalf, do hereby approve of the following part of the port of Belfast as a place of landing for Foreign Animals under Part IV. of "The Foreign Animals (Ireland) Order":—

The north and west quays of Spencer Dock.

This Order shall take effect from and immediately after the 1st day of July, 1879.

Given at Her Majesty's Castle at Dublin,
this 26th day of June, 1879.

By Their Excellencies' command,

T. H. BURKE.

By the Lords Justices-General and General Governors of Ireland.

J. T. BALL, C.

WE, the Lords Justices-General and General Governors of Ireland, in pursuance of the provisions of the Contagious Diseases (Animals) Act, 1878, which empower Us to exercise the powers by the said Act conferred on the Privy Council, as regards the making of orders and doing of acts affecting only particular ports, towns, districts, or places, and by virtue of the powers in Us vested by the said Act, and of every other power enabling Us in this behalf, do hereby define the following part of the Port of Belfast as a Foreign Animals Wharf:—

All the north and west quays of Spencer and Dufferin Docks, extending a distance of two thousand feet, and

(a) Under Section 9 of the Contagious Diseases (Animals) Act, 1886, the powers vested in the Privy Council of making Orders under Section 34 of the Act of 1878 are now transferred to the Local Government Board; and it is provided therein that this Order shall be deemed to have been made by the Local Government Board.

all the space of ground on the north side of the timber pond adjoining the Spencer Dock on the north side, and extending a distance of four hundred and fifty feet in length and one hundred feet in breadth.

This Order shall take effect from and immediately after the 9th day of July, 1879.

Given at Her Majesty's Castle at Dublin,
this 4th day of July, 1879.

By Their Excellencies' command,

T. H. BURKE.

THE DAIRIES, COW-SHEDS, AND MILK-SHOPS (IRELAND) ORDER OF AUGUST, 1879 (a).

By the Lord Lieutenant and Privy Council of Ireland.

MARLBOROUGH.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the "Contagious Diseases (Animals) Act, 1878," and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

Preliminary.

1. This Order may be cited as "The Dairies, Cow-sheds, and Milk-shops (Ireland) Order of August, 1879."

2. This Order extends to Ireland only.

3. In this Order words have the same meaning as in the Contagious Diseases (Animals) Act, 1878.

Revocation of former Orders.

4. The Dairies, Cow-sheds, and Milk-shops (Ireland) Order of 1879, and the Dairies, Cow-sheds, and Milk-shops Amendment (Ireland) Order of 1879, are hereby from the making of this Order revoked: but nothing herein shall invalidate or make unlawful anything done under those Orders, or either of them, before the making of this Order, or interfere with the institution or prosecution of any proceeding in respect of any offence committed against, or any penalty incurred under, those Orders, or either of them.

Construction and Water-Supply of New Dairies and Cow-Sheds.

5. (1.) It shall not be lawful for any person following the trade of cow-keeper or dairyman to begin to occupy as a dairy or cow-shed any building not so occupied at the making of this Order, unless and until he first makes provision, to the reasonable satisfaction of the Local Authority, for the lighting, and the ventilation, including air-space, and the cleansing, drainage, and water-supply of the same, while occupied as a dairy or cow-shed.

(2.) It shall not be lawful for any such person to begin so to occupy any such building without first giving one month's notice in writing to the Local Authority of his intention so to do.

Sanitary State of all Dairies and Cow-Sheds.

6. It shall not be lawful for any person following the trade of cow-keeper or dairyman to occupy as a

dairy or cow-shed any building, whether so occupied at the making of this Order or not, if and as long as the lighting, and the ventilation, including air-space, and the cleansing, drainage, and water-supply thereof are not such as are necessary or proper—

- (a.) For the health and good condition of the cattle therein; and
- (b.) For the cleanliness of milk-vessels used therein for containing milk for sale; and
- (c.) For the protection of the milk therein against infection and contamination.

Cleansing of Dairies, Cow-Sheds, Milk-Stores, Milk-Shops, and Milk-Vessels.

7. A Local Authority may, from time to time, make regulations for prescribing and regulating the cleansing of dairies and cow-sheds, in the occupation of persons following the trade of cow-keepers or dairymen, and the cleansing of milk-stores, milk-shops, and milk-vessels, used for containing milk for sale by such persons.

Contamination of Milk.

8. If at any time disease exists among the cattle in a dairy or cow-shed, or other building or place, the milk of a diseased cow therein—

- (a.) Shall not be mixed with other milk; and
- (b.) Shall not be sold or used for human food; and
- (c.) Shall not be sold or used for food of swine, or other animals unless and until it has been boiled.

9. It shall not be lawful for any person following the trade of cow-keeper or dairyman, or purveyor of milk, or being the occupier of a milk-store or milk-shop—

- (1.) To allow any person suffering from a dangerous infectious disorder, or having recently been in contact with a person so suffering, to milk cows, or to handle vessels used for containing milk for sale, or in any way to take part or assist in the conduct of the trade or business of the cow-keeper or dairyman, purveyor of milk, or occupier of a milk-store, or milk-shop, as far as regards the production, distribution, or storage of milk; or
- (2.) If himself so suffering, or having recently been in contact as aforesaid, to milk cows, or handle vessels used for containing milk for sale, or in any way take part in the conduct of his trade or business, as far as regards the production, distribution, or storage of milk—

until in each case all danger therefrom of the communication of infection to the milk, or of its contamination, has ceased.

10. It shall not be lawful for any person following the trade of cow-keeper or dairyman or purveyor of milk, or being the occupier of a milk-store or milk-shop, to use a milk-store or milk-shop in his occupation, or permit the same to be used for any purpose incompatible with the proper preservation of the cleanliness of the milk-store or milk-shop, and of the milk-vessels and milk therein, or in any manner likely to cause contamination of the milk therein.

Keeping of Swine.

11. It shall not be lawful for any person following the trade of cow-keeper or dairyman or purveyor of milk to keep any swine in any cow-shed or other building used by him for keeping cows, or in any milk-store or other place used by him for keeping milk for sale.

Registration of Dairymen and others.

12.—(1.) Every Local Authority shall keep a register of persons from time to time carrying on in the district of the Local Authority the trade of cow-keepers, dairymen, or purveyors of milk, and shall from time to time revise and correct the register.

(2.) The Local Authority shall from time to time give public notice by advertisement in a newspaper circulating in their district, and, if they think fit, by placards, handbills, or otherwise, of registration being required, and of the mode of registration.

(3.) It shall not be lawful for any person to carry on in the district of any Local Authority the trade of cow-keeper, dairyman, or purveyor of milk unless he is registered as such therein.

(4.) A person who carries on the trade of cow-keeper or dairyman for the purpose only of making and selling butter or cheese, or both, and who does not carry on the trade of purveyor of milk, shall not, for the purposes of registration be deemed to be a person carrying on the trade of cow-keeper or dairyman, and need not be registered.

(5.) A person who sells milk of his own cows in small quantities to his workmen or neighbours for their accommodation, shall not, for the purposes of registration, be deemed, by reason only of such selling, to be a person carrying on the trade of cow-keeper, dairyman, or purveyor of milk, and need not, by reason thereof, be registered.

Acts of Local Authorities.

13.—(1.) All orders and regulations made by a Local Authority under The Dairies, Cow-sheds, and Milk-shops (Ireland) Order of 1879, and in force at the making of this Order, shall, as far as the same are not varied by or inconsistent with this Order, remain in force until altered or revoked by the Local Authority.

(2.) Forms of registers and other forms which have been before the making of this Order prepared for use by a Local Authority under The Dairies, Cow-sheds, and Milk-shops (Ireland) Order of 1879, may be used, as far as they are suitable, for the purposes of this Order.

Given at the Council Chamber, Dublin Castle,
the 9th day of August, 1879.

J. T. BALL, C. R. DEASY.

HENRY ORMSBY.

PORT OF DUBLIN.

MARLBOROUGH.

The Lord Lieutenant, pursuant to the power conferred upon him by an Order in Council, dated the 18th day of September, 1878, and made under the provisions of the Contagious Diseases (Animals) Act, 1878, and entitled the Portal Inspection (Ireland) Order of 1878, hereby directs that the inspections of animals intended for exportation from the Port of Dublin, under the provisions of the said Order shall be made either in a suitable yard or other enclosed place to be provided by any person interested in the exportation of the said animals, or in the premises known as 14, Pitt-street, in the city of Dublin; and that no such inspections shall be made in any public road or other public thoroughfare.

Dated the 1st day of December, 1879.

By His Grace's command,

T. H. BURKE.

THE ANIMALS (IRELAND) ORDER.

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THE ANIMALS (IRELAND) ORDER.

By the Lord Lieutenant and Privy Council of Ireland.
COWPER.

WE, the Lord Lieutenant-General and General Governor of Ireland by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under The Contagious Diseases (Animals) Act, 1878, and of every other power enabling Us in this behalf, do order, and it is hereby ordered, as follows:—

PART I.

Preliminary.

Short Title.

1. This Order may be cited as the Animals (Ireland) Order.

Parts.

2. This order is divided into parts as follows:

- PART I.—Preliminary.
- PART II.—Disease.
- PART III.—Disinfection.
- PART IV.—Transit.
- PART V.—Foreign.
- PART VI.—General.

Extent.

3. This Order extends to Ireland only.

Commencement.

4. This Order shall take effect from and immediately after the First day of June, one thousand eight hundred and eighty.

Interpretation.

5. In this Order—

The Act of 1878 means the Contagious Diseases (Animals) Act, 1878:

Customs means Her Majesty's Customs:

Disease includes, with the diseases specified in the Act of 1878, glanders, farcy, and swine-fever:

Carcase includes, in addition to its meaning as defined in the Act of 1878, the carcase of a horse, ass, or mule, and part of such a carcase, and the flesh, bones, skin, hoofs, or other part of a horse, ass, or mule, separately or otherwise, or any portion thereof:

Licensing officer means any person authorized to act as such by the Lord Lieutenant:

Master includes a person having the charge or command of a vessel:

Railway pen means a stationary pen or other place being in, about, near, or on a station, building, or land of a railway company, and used or intended to be used by or by permission of a railway company, or otherwise, for the reception or keeping of animals before, after, or in course of their transit by railway:

Van means a vehicle constructed for moving animals by road, or by rail:

Part, Chapter, Article means Part, Chapter, Article of this Order;

Schedule means Schedule to this Order:

Other terms, unless it is otherwise expressed, have the same meaning and scope as in the Act of 1878.

PART II.

Disease.

CHAPTER I.—CATTLE-PLAGUE.

Notice of Cattle-Plague.

6.—(1.) The constable to whom notice of the fact of an animal being affected with cattle-plague, or with disease supposed to be cattle-plague, is given, under

Section thirty-one of the Act of 1878, shall immediately transmit the information by telegraph or other rapid means to the Clerk of the Privy Council, Dublin Castle.

(2.) The constable shall also forthwith give information of the receipt by him of the notice to an Inspector of the Local Authority, and to the Local Authority.

Movement out of Place where Cattle-Plague exists.

7. No animal, horse, ass, or mule, and no dog shall be moved alive out of a building or inclosed place in which cattle-plague exists or has within ten days existed.

Movement out of Place infected with Cattle-Plague.

8. Pending the arrival of an Inspector or other officer of the Privy Council—

(a.) No animal shall be moved alive out of a cow-shed, field, or other place which has become a place infected with cattle-plague; and

(b.) No carcase, and no dung of animals, horses, asses, or mules, and no litter, manure, or fodder shall be removed thereout.

Duty of Local Authority and Police in Cattle-Plague.

9.—(1.) Where, by virtue of the declaration of an Inspector of a Local Authority (under Section ten of the Act of 1878), a cow-shed, field, or other place has become a place infected with cattle-plague, the Local Authority shall take all necessary and proper measures, pending the arrival of an Inspector or other officer of the Privy Council, to enforce the observance of the law relating to cattle-plague, including the placing of constables or other proper officers at the entrance of that cow-shed, field, or other place.

(2.) After the arrival of the Inspector or other officer of the Privy Council, the Local Authority and all constables and police officers shall assist him to carry into effect and enforce the law relating to cattle-plague and shall do or cause to be done all things from time to time necessary for the effectual execution of the same.

CHAPTER 2 (a).—PLEURO-PNEUMONIA.

Notice of Pleuro-Pneumonia.

10. The constable to whom notice of the fact of cattle, being affected with pleuro-pneumonia, or with disease supposed to be pleuro-pneumonia, is given, under Section thirty-one of the Act of 1878, shall forthwith give information thereof to an Inspector of the Local Authority, and to the Local Authority.

Place infected with Pleuro-Pneumonia.

11. Cattle affected with pleuro-pneumonia may under a special Order of Council made on the application of a Local Authority, be moved out of a place infected with pleuro-pneumonia, for slaughter, in the manner and on the conditions in that special Order specified, but not otherwise; which special Order will only be made on the Privy Council being satisfied by the Local Authority, that the slaughter of diseased cattle in infected places in the district of the Local Authority is impracticable or would be highly inconvenient.

12. Cattle not affected with pleuro-pneumonia may be moved into a place infected with pleuro-pneumonia, at any time and from time to time after a Veterinary Inspector has reported in writing to the Local Authority that all the cattle which were in the infected place at the time when it was declared infected by the Local Authority have died or been slaughtered, or have been moved thereout, and that pleuro-pneumonia does not exist therein, and that the cow-sheds or other places where the diseased cattle were kept therein have been, as far as practicable, cleansed and disinfected.

13.—(1.) Cattle not affected with pleuro-pneumonia may be moved out of a place infected with pleuro-pneumonia, in accordance with the following Regulations and not otherwise:

A.—For Slaughter.

(a.) The cattle may be moved to a slaughter-house, for the purpose of being there forthwith slaugh-

(a) This chapter has been revoked by the Pleuro-Pneumonia (Ireland) Order of 1890, see page 57.

tered, with a licence of the Local Authority, on a certificate of a Veterinary Inspector certifying that the cattle to be moved are not affected with pleuro-pneumonia.

(b.) The licence shall be available for twelve hours, and no longer.

(c.) The licence shall specify the slaughter-house to which the cattle are to be moved for slaughter, and they shall not be moved to any other slaughter-house or place.

(d.) If the cattle so moved are not moved out of the district of the Local Authority, they shall be moved to the specified slaughter-house under the direction and in charge of an Inspector or other officer of the Local Authority; and he shall enforce and superintend the immediate slaughter there of the cattle, and shall forthwith report to the Local Authority the fact of the slaughter there.

B.—For other Purposes.

(e.) The cattle may be moved to a place other than a slaughter-house for purposes of feeding, or other ordinary purposes connected with the breeding of cattle, or for the purpose of isolation, with a licence of the Local Authority, on a certificate of a Veterinary Inspector certifying that the cattle to be moved are not affected with pleuro-pneumonia, and that such movement is in his opinion necessary.

(f.) The licence shall specify the place from which, and the place to which, and the person to whom, they are to be moved, and the time for which the licence is available, and the purposes and conditions for and on which the movement, and keeping are allowed.

(g.) The cattle moved under the licence shall be moved under the direction and in charge of an Inspector or other officer of the Local Authority appointed in that behalf.

(h.) The cattle, after they are received at the place specified in the licence, shall not be again moved except with a further licence of the Local Authority.

C.—Out of District.

(i.) If the cattle moved for slaughter under Regulation A are to be moved into the district of another Local Authority, there shall also be requisite a licence of that other Local Authority indorsed on or referring to the first-mentioned licence.

(j.) The cattle so moved into the district of that other Local Authority shall be moved to the specified slaughter-house under the direction and in charge of an Inspector or other officer of the Local Authority out of whose district they are moved; and he shall enforce and superintend the immediate slaughter there of the cattle, and shall forthwith report to both the Local Authorities the fact of the slaughter there.

(k.) If the cattle moved for other purposes under Regulation B are to be moved into the district of another Local Authority, there shall also be requisite a licence of that other Local Authority indorsed on or referring to the first-mentioned licence.

(l.) The cattle, after they are received at the place specified in the licence of that other Local Authority, shall not be again moved except with a further licence of that other Local Authority.

(2.) Nothing in this Article shall authorize the granting of a licence by a Local Authority for the movement of cattle to a market, fair, sale-yard, or place of exhibition.

Area infected with Pleuro-Pneumonia.

14. Cattle not affected with pleuro-pneumonia may be moved in or into such parts of an area infected with pleuro-pneumonia as are not comprised in a place infected with pleuro-pneumonia, in accordance with the following Regulations and not otherwise:

A.—Movement in.

The cattle may be moved in those parts of an area with a licence of the Local Authority, on a certi-

cate of a Veterinary Inspector certifying that the cattle to be moved are not affected with pleuro-pneumonia, and have not, to the best of his knowledge and belief, been exposed to the infection of pleuro-pneumonia.

B.—Movement into.

The cattle may be moved into those parts of an area with a licence of the Local Authority, on a certificate of a Veterinary Inspector certifying that the cattle to be moved are not affected with pleuro-pneumonia, and have not, to the best of his knowledge and belief, been exposed to the infection of pleuro-pneumonia.

C.—Movement into, from another District.

If the cattle to be moved into those parts of an area under Regulation B are to be moved out of the district of another Local Authority, the licence must be a licence of the Local Authority out of whose district the cattle are to be moved; and there shall also be requisite a licence of the Local Authority of the district where those parts of the area are situate indorsed on or referring to the first-mentioned licence.

15.—(1.) Cattle not affected with pleuro-pneumonia may be moved out of such parts of an area infected with pleuro-pneumonia as are not comprised in a place infected with pleuro-pneumonia, with a licence of the Local Authority, on a certificate of a Veterinary Inspector certifying that the cattle to be moved are not affected with pleuro-pneumonia, and have not, to the best of his knowledge and belief, been exposed to the infection of pleuro-pneumonia.

(2.) The licence shall specify the place to which, and the person to whom, they are to be moved.

(3.) The cattle, after they are received at the place specified in the licence, shall not be again moved except with a further licence of the Local Authority.

(4.) If the cattle are to be moved into the district of another Local Authority, there shall also be requisite a licence of that other Local Authority indorsed on or referring to the first-mentioned licence.

(5.) The cattle, after they are received at the place specified in the licence of that other Local Authority, shall not be again moved except with a further licence of that other Local Authority.

Disinfection for Pleuro-Pneumonia.

16. A Local Authority shall cause the cow-shed or other place in which cattle affected with pleuro-pneumonia have been kept while so affected, or have died or been slaughtered, to be, as far as practicable, cleansed and disinfected, and all litter, dung, or other thing that has been in contact with or used about any such cattle to be disinfected, burnt, or destroyed.

CHAPTER 3.—FOOT-AND-MOUTH DISEASE.

Notice of Foot-and-Mouth Disease.

17. The constable to whom notice of the fact of an animal being affected with foot-and-mouth disease, or with disease supposed to be foot-and-mouth disease, is given, under Section thirty-one of the Act of 1878, shall forthwith give information thereof to an Inspector of the Local Authority, and to the Local Authority.

Place infected with Foot-and-Mouth Disease.

18. Animals not affected with foot-and mouth disease may be moved into a place infected with foot-and-mouth disease at any time and from time to time after a Veterinary Inspector has reported in writing to the Local Authority that all the animals which were in the infected place at the time when it was declared infected by the Local Authority have died or been slaughtered, or have been moved thereout, and that foot-and-mouth disease does not exist therein, and that the cowsheds or other places where the diseased animals were kept therein have been, as far as practicable, cleansed and disinfected.

19.—(1.) Animals not affected with foot-and-mouth disease may be moved out of a place infected with foot-and-mouth disease in accordance with the following regulations and not otherwise:

A.—For Slaughter.

- (a.) The animals may be moved to a slaughter-house, for the purpose of being there forthwith slaughtered, with a licence of the Local Authority, on a certificate of a Veterinary Inspector certifying that the animals to be moved are not affected with foot-and-mouth disease.
- (b.) The licence shall be available for twelve hours, and no longer.
- (c.) The licence shall specify the slaughter-house to which the animals are to be moved for slaughter; and they shall not be moved to any other slaughter-house or place.
- (d.) If the animals so moved are not moved out of the district of the Local Authority, they shall be moved to the specified slaughter-house under the direction and in charge of an Inspector or other officer of the Local Authority; and he shall enforce and superintend the immediate slaughter there of the animals, and shall forthwith report to the Local Authority the fact of the slaughter there.

B.—For other Purposes.

- (e.) The animals may be moved to a place other than a slaughter-house, for purposes of feeding, or other ordinary purposes connected with the breeding of animals, or for the purpose of isolation, with a licence of the Local Authority, on a certificate of a Veterinary Inspector certifying that the animals to be moved are not affected with foot-and-mouth disease, and that such movement is in his opinion necessary.
- (f.) The licence shall specify the place from which, and the place to which, and the person to whom, they are to be moved, and the time for which the licence is available, and the purposes and conditions for and on which the movement and keeping is allowed.
- (g.) The animals moved under the licence shall be moved under the direction and in charge of an Inspector or other officer of the Local Authority appointed in that behalf.
- (h.) The animals, after they are received at the place specified in the licence, shall not be again moved except with a further licence of the Local Authority.

C.—Out of District.

- (i.) If the animals moved for slaughter under Regulation A are to be moved into the district of another Local Authority, there shall also be requisite a licence of that other Local Authority indorsed on or referring to the first-mentioned licence.
- (j.) The animals so moved into the district of that other Local Authority shall be moved to the specified slaughter-house under the direction and in charge of an Inspector or other officer of the Local Authority out of whose district they are moved; and he shall enforce and superintend the immediate slaughter there of the animals, and shall forthwith report to both the Local Authorities the fact of the slaughter there.
- (k.) If the animals moved for other purposes under Regulation B are to be moved into the district of another Local Authority, there shall also be requisite a licence of that other Local Authority indorsed on or referring to the first-mentioned licence.
- (l.) The animals, after they are received at the place specified in the licence of that other Local Authority, shall not be again moved except with a further licence of that other Local Authority.
- (2.) Nothing in this Article shall authorize the granting of a licence by a Local Authority for the movement of animals to a market, fair, sale-yard, or place of exhibition.

(a.) Area infected with Foot-and-Mouth Disease.

20. Animals not affected with foot-and-mouth disease may be moved in or into such parts of an area infected with foot-and-mouth disease as are not comprised in a place infected with foot-and-mouth disease, in accordance with the following Regulations and not otherwise:

A.—Movement in.

The animals may be moved in those parts of an area with a licence of the Local Authority, on a certificate of a Veterinary Inspector certifying that the animals to be moved are not affected with foot-and-mouth disease, and have not, to the best of his knowledge and belief, been exposed to the infection of foot-and-mouth disease.

B.—Movement into.

The animals may be moved into those parts of an area with a licence of the Local Authority, on a certificate of a Veterinary Inspector certifying that the animals to be moved are not affected with foot-and-mouth disease, and have not, to the best of his knowledge and belief, been exposed to the infection of foot-and-mouth disease.

C.—Movement into, from another District.

If the animals to be moved into those parts of an area under Regulation B are to be moved out of the district of another Local Authority, the licence must be a licence of the Local Authority out of whose district the animals are to be moved; and there shall also be requisite a licence of the Local Authority of the district where those parts of the area are situate indorsed on or referring to the first-mentioned licence.

21.—(1.) Animals not affected with foot-and-mouth disease may be moved out of such parts of an area infected with foot-and-mouth disease as are not comprised in a place infected with foot-and-mouth disease, with a licence of the Local Authority, on a certificate of a Veterinary Inspector certifying that the animals to be moved are not affected with foot-and-mouth disease, and have not, to the best of his knowledge and belief, been exposed to the infection of foot-and-mouth disease.

(2.) The licence shall specify the place to which, and the person to whom, they are to be moved.

(3.) The animals after they are received at the place specified in the licence, shall not be again moved except with a further licence of the Local Authority.

(4.) If the animals are to be moved into the district of another Local Authority, there shall also be requisite a licence of that other Local Authority indorsed on or referring to the first-mentioned licence.

(5.) The animals, after they are received at the place specified in the licence of that other Local Authority, shall not be again moved except with a further licence of that other Local Authority.

Disinfection for Foot-and-Mouth Disease.

22. A Local Authority shall cause the cow-shed or other place in which an animal affected with foot-and-mouth disease has been kept while so affected, or has died or been slaughtered, to be, as far as practicable, cleansed and disinfected, and all litter, dung, or other thing that has been in contact with or used about any such animal to be disinfected, burnt, or destroyed.

CHAPTER 4.—SHEEP-POX.

Notice of Sheep-Pox.

23. The constable to whom notice of the fact of a sheep being affected with sheep-pox, or with disease supposed to be sheep-pox, is given, under Section thirty-one of the Act of 1878, shall forthwith give information thereof to an Inspector of the Local Authority, and to the Local Authority.

Declaration of Place infected with Sheep-Pox.

24.—(1.) Where it appears to an Inspector of a Local Authority that sheep-pox exists, or has within

ten days existed, in a shed, field, or other place, he shall forthwith make and sign a declaration thereof.

(2.) He shall serve a notice, signed by him, of the declaration on the occupier of that shed, field, or other place.

(3.) Thereupon that shed, field, or other place shall become and be a place infected with sheep-pox, subject to the determination and declaration of the Local Authority.

(4.) The Inspector shall, with all practicable speed, inform the Local Authority and the Privy Council of his declaration and notice, and shall send his declaration and a copy of his notice to the Local Authority.

(5.) The Local Authority shall forthwith on receipt of that information inquire into the correctness of the Inspector's declaration, with the assistance and advice of a Veterinary Inspector, or of a person qualified according to the Act of 1878 to be such.

(6.) If the Local Authority are satisfied of the correctness of the Inspector's declaration as regards the existence or past existence of disease, they shall by order determine and declare accordingly, and prescribe the limits of the place infected with sheep-pox, and may, if they think fit, include within those limits any lands or buildings adjoining or near to the shed, field, or other place to which the Inspector's declaration relates.

(7.) The Local Authority may include in a place infected with sheep-pox any adjoining part of the district of another Local Authority, with the previous consent in writing of that Authority, but not otherwise.

(8.) If the Local Authority are not satisfied of the correctness of the Inspector's declaration as regards the existence or past existence of disease, they shall by order determine and declare accordingly; and thereupon, as from the time specified in that behalf in their order, the shed, field, or other place to which the Inspector's declaration relates shall cease to be a place infected with sheep-pox.

(9.) The Local Authority shall forthwith report to the Privy Council the declaration of the Inspector, and the proceedings of the Local Authority thereon.

Place infected with Sheep-Pox.

25. The following rules shall have effect in relation to a shed, field, or other place which has become a place infected with sheep-pox (namely):

(1.) No sheep shall be moved alive out of a place infected with sheep-pox.

(2.) A carcase of a sheep may be taken out of a place infected with sheep-pox as follows and not otherwise:

(i.) With a certificate of an Inspector of the Local Authority certifying that the carcase to be taken out is not the carcase of a sheep that was affected with sheep-pox, the carcase in that case being first skinned; or

(ii.) With a licence of an Inspector of the Local Authority permitting the carcase to be taken out for the purpose of being buried or destroyed; in which latter case the following regulations shall apply:

(a.) The licence shall be available for twelve hours, and no longer.

(b.) The licence shall specify the place to which the carcase is to be taken for burial or destruction, and it shall not be taken to any other place.

(c.) The carcase shall be taken to the place specified in the licence under the direction and in charge of an Inspector or other officer of the Local Authority; and he shall enforce and superintend the immediate burial or destruction thereof of the carcase, and shall forthwith report to the Local Authority the fact of the burial or destruction there.

(d.) If the carcase is to be taken into the district of another Local Authority, there shall also be requisite a licence of that other Local Authority indorsed on or referring to the first-mentioned licence.

(a) See the Foot-and-Mouth Disease Order, No. LXXXII., page 41, modifying these Regulations relative to the movement of animals into and out of foot-and-mouth disease infected areas.

(e.) The carcass so taken into the district of that other Local Authority shall be taken to the place specified in the licence under the direction and in charge of an Inspector or other officer of the Local Authority out of whose district it is taken; and he shall enforce and superintend the immediate burial or destruction thereof of the carcass, and shall forthwith report to both the Local Authorities the fact of the burial or destruction there.

(3.) No skin, or fleece, or wool, separate from the rest of the carcass, of a sheep shall be taken out of a place infected with sheep-pox, except with a certificate of a Veterinary Inspector certifying that that skin, fleece, or wool has been disinfected to his satisfaction.

(4.) No sheep shall be moved into a shed, field, or other place where sheep-pox has existed, unless and until an Inspector of the Local Authority has certified that all the sheep in that shed, field, or other place have died or been slaughtered, and that the shed or other place has been, as far as practicable, cleansed and disinfected.

Slaughter in Sheep-Pox.

26.—(1.) A Local Authority shall cause all sheep affected with sheep-pox to be slaughtered within two days after the existence of the disease is known to them.

(2.) A Local Authority may, if they think fit, cause any sheep being or having been in the same shed, or flock, or in contact with a sheep affected with sheep-pox to be slaughtered.

(3.) The Local Authority shall, out of the local rate pay compensation as follows for sheep slaughtered under this Article:

(a.) Where the sheep slaughtered was affected with sheep-pox, the compensation shall be one-half of its value immediately before it became so affected, but so that the compensation do not in any such case exceed forty shillings.

(b.) In every other case the compensation shall be the value of the sheep immediately before it was slaughtered, but so that the compensation do not in any case exceed four pounds.

(c.) The provisions of the 84th Section of the Act of 1878 shall apply in respect of any compensation so paid by the Local Authority.

Declaration of Freedom from Sheep-Pox.

27. Where a Local Authority have declared a place to be infected with sheep-pox, they may, if they think fit, at any time after the expiration of twenty-eight days from the date of the cessation therein of that disease, but not sooner, declare by order that place to be free from sheep-pox.

Disinfection for Sheep-Pox.

28. A Local Authority shall cause the shed, or other place in which a sheep affected with sheep-pox has been kept while so affected, or has died or been slaughtered, to be, as far as practicable, cleansed and disinfected, and all litter, dung, or other thing that has been in contact with or used about any such sheep to be disinfected, burnt, or destroyed.

Declaration of Infected Place or Area by Privy Council.

29. Nothing in this Order shall be deemed to take away or abridge the power of the Privy Council, by special Order:

(a.) To declare any shed, field, or other place, with or without any lands or buildings adjoining or near to that shed, field, or other place, to be a place infected with sheep-pox: or

(b.) To extend the limits of a place infected with sheep-pox: or

(c.) To declare any place that has been declared either by a Local Authority or by the Privy Council to be a place infected with sheep-pox, to be free from sheep-pox: or

(d.) To declare any area wherein a place infected with sheep-pox is situate to be an area infected with sheep-pox, and to extend the limits of such an area: or

(e.) To declare any area that has been declared by the Privy Council to be an area infected with sheep-pox, or some particular portion thereof, when there is not within that area, or that portion thereof, any place infected with sheep-pox, to be free from sheep-pox.

CHAPTER 5.—SHEEP-SCAB.

Notice of Sheep-Scab.

30. The constable to whom notice of the fact of a sheep being affected with sheep-scab, or with disease supposed to be sheep-scab, is given under Section thirty-one of the Act of 1878, shall forthwith give information thereof to an Inspector of the Local Authority and to the Local Authority.

Treatment for Sheep-Scab.

31. A person having in his possession or under his charge a sheep affected with sheep-scab, shall treat that sheep, or cause it to be treated, with some dressing or dipping or other remedy for sheep-scab.

Regulations of Local Authority as to Sheep-Scab.

32. A Local Authority may, from time to time, make regulations for the following purposes, or any of them:

(1.) For prohibiting or regulating the movement out of any field, shed, or other place of sheep affected with sheep-scab:

(2.) For prohibiting or regulating the movement out of any field, shed, or other place in which sheep-scab exists of sheep that have been in contact with or in the same field, shed, or other place, with sheep affected with sheep-scab:

(3.) For prohibiting or regulating the taking out of any field, shed, or other place of the skin, fleece, or wool, separate from the rest of the carcass, of a sheep affected with or suspected of sheep-scab, or of any fodder, litter, or other thing that has been in contact with or used for or about sheep affected with or suspected of sheep-scab;

but nothing in any such regulation shall authorize movement in contravention of Articles 52 or 54 or other provision of this Order; and a regulation under paragraph (2) of this Article shall operate so long only as sheep-scab exists in the judgment of the Local Authority in any field, shed, or other place to which the regulation refers, and until the same has been, as far as practicable, cleansed and disinfected.

Monthly Returns as to Sheep-Scab.

33. Where an Inspector of a Local Authority finds in his district sheep-scab, he shall forthwith make a return thereof to the Local Authority and to the Privy Council, on a form provided by the Privy Council, with all particulars therein required, and shall continue to so make a return thereof on the last day of every month, except where the last day is Sunday, and then on the last day but one, until the disease has ceased.

CHAPTER 6*.—GLANDERS AND FARCY.

Extension of Act of 1878.

34. Horses, asses, and mules shall be animals, and glanders and farcy shall be diseases, for the purposes of the following Sections of the Act of 1878 (namely):
 Section twenty-nine (slaughter);
 Section thirty-one (notice of disease);
 Section thirty-two (Orders of Council);
 Section fifty (powers of police);
 Section fifty-one (powers of inspectors);
 Section fifty-two (detention of vessels);
 Section fifty-three (carcasses washed ashore);
 and of all other Sections of the Act containing provisions relative to or consequent on the provisions of those Sections, including such Sections as provide for offences and procedure.

* This Chapter has been revoked by the Glanders or Farcy (Ireland) Order of 1893, see page 78.

**Notice of Glanders or Farcy.*

35. The constable to whom notice of the fact of a horse, ass, or mule being affected with glanders or farcy, or with disease supposed to be glanders or farcy, is given, under Section thirty-one of the Act of 1878, shall forthwith give information thereof to an Inspector of the Local Authority, and to the Local Authority.

Public Warning as to Existence of Glanders or Farcy.

36.—(1.) The Local Authority may, if they think fit, from time to time, give public warning by placards, advertisement, or otherwise, of the existence of glanders or farcy in any stable, building, field, or other place, with or without any particular description thereof, as they think fit, and may continue to do so during the existence of the disease, and in case of a stable, building, or other like place, until the same has been cleansed and disinfected.

(2.) It shall not be lawful for any person (without authority or excuse) to remove or deface any such placard.

Regulations of Local Authority as to Glanders or Farcy.

37. A Local Authority may, from time to time, make regulations for the following purposes, or any of them :

(1.) For prohibiting or regulating the movement out of any stable, building, field, or other place of a horse, ass, or mule affected with glanders or farcy :

(2.) For prohibiting or regulating the movement out of any stable, building, field, or other place in which glanders or farcy exists of a horse, ass, or mule that has been in contact with or in the same stable, building, field, or other place with a horse, ass, or mule affected with glanders or farcy ;

but nothing in any such regulation shall authorize movement in contravention of Article 52 or other provision of this Order ; and a regulation under paragraph (2.) of this Article shall operate so long only as glanders or farcy exists in the judgment of the Local Authority in any stable, building, field, or other place to which the regulation refers, and, in case of a stable, building or other like place, until the same has been cleansed and disinfected.

Slaughter in Glanders.

38.—(1.) Where a person having a horse, ass, or mule in his possession or under his charge gives notice to a constable that the horse, ass, or mule is affected with glanders, or a person is convicted of an offence against the Act of 1878 by reason of his having failed to give such a notice, then, if at any time thereafter it appears to the Local Authority, on a special report of a Veterinary Inspector or Veterinary Surgeon, that the horse, ass, or mule is affected with glanders, and the horse, ass, or mule is alive at the end of fourteen days after the receipt by the Local Authority of that special report, the Local Authority may, if they think fit, within seven days thereafter serve on the owner of the horse, ass, or mule a notice in writing requiring him to slaughter it, or to permit them to slaughter it, within a reasonable time specified in the notice.

(2.) If in any case the owner fails to comply with the requisition of the notice of the Local Authority, he shall be deemed guilty of an offence against the Act of 1878, unless he shows to the satisfaction of the court of summary jurisdiction before which he is charged that the horse, ass, or mule is not affected with glanders, or that the slaughter thereof is for any reason unnecessary or inexpedient.

(3.) The provisions of this Article may be put in force, from time to time, as often as occasion requires, in relation to the same horse, ass, or mule on a further special report as aforesaid.

Exemption of Military.

39. Nothing in this Order applies to horses, asses, or mules kept in stables of military barracks or camps under the care and supervision of the Army Veterinary Medical Department.

CHAPTER 7.—SWINE-FEVER.

Extension of Act of 1878.

40. Swine-fever, that is to say, the disease called or known as typhoid fever of swine, soldier, purples, red disease, hog cholera, or swine plague, shall be a disease for the purposes of the following Sections of the Act of 1878 (namely) :

Section twenty-seven (disease during transit) ;

Section twenty-eight (infected places) ;

Section thirty-one (notice of disease) ;

Section thirty-two (Orders of Council) ;

Section fifty (powers of police) ;

Section fifty-one (powers of inspectors) ;

Section fifty-four (exclusion of strangers) ;

and of all other Sections of the Act containing provisions relative to or consequent on the provisions of those Sections, including such Sections as provide for offences and procedure.

Notice of Swine-Fever.

41. The constable to whom notice of the fact of swine being affected with swine-fever, or with disease supposed to be swine-fever, is given, under Section thirty-one of the Act of 1878, shall forthwith give information thereof to an Inspector of the Local Authority, and to the Local Authority.

Declaration of Place infected with Swine-Fever.

42.—(1.) Where it appears to an Inspector of a Local Authority that swine-fever exists, or has within ten days existed, in a pig-sty, shed, or other place, he shall forthwith make and sign a declaration thereof.

(2.) He shall serve a notice, signed by him, of the declaration on the occupier of that pig-sty, shed, or other place.

(3.) Thereupon that pig-sty, shed, or other place shall become and be a place infected with swine-fever, subject to the determination and declaration of the Local Authority.

(4.) The Inspector shall, with all practicable speed, inform the Local Authority of his declaration and notice, and shall send his declaration and a copy of his notice to the Local Authority.

(5.) The Local Authority shall forthwith on receipt of that information inquire into the correctness of the Inspector's declaration, with the assistance and advice of a Veterinary Inspector, or of a person qualified according to the Act of 1878 to be such.

(6.) If the Local Authority are satisfied of the correctness of the Inspector's declaration as regards the existence or past existence of disease, they shall by order determine and declare accordingly, and prescribe the limits of the place infected with swine-fever, and may, if they think fit, include within those limits any lands or buildings adjoining or near to the pig-sty, shed, or other place to which the Inspector's declaration relates.

(7.) The Local Authority may include in a place infected with swine-fever any adjoining part of the district of another Local Authority, with the previous consent in writing of that Authority, but not otherwise.

(8.) If the Local Authority are not satisfied of the correctness of the Inspector's declaration as regards the existence or past existence of disease, they shall by order determine and declare accordingly ; and thereupon, as from the time specified in that behalf in their order, the pig-sty, shed, or other place to which the Inspector's declaration relates shall cease to be a place infected with swine-fever.

(9.) The Local Authority shall forthwith report to the Privy Council the declaration of the Inspector, and the proceedings of the Local Authority thereon.

Place infected with Swine-Fever.

43. The following rules shall have effect in relation to a pig-sty, shed, or other place which has become a place infected with swine-fever (namely) :

(1.) No swine affected with swine-fever shall be moved out of a place infected with swine-fever.

* Revoked by the Glanders or Farcy (Ireland) Order of 1893, page 78.

(2.) Swine not affected with swine-fever may be moved out of a place infected with swine-fever as follows and not otherwise :

- (a.) The swine may be moved to a slaughter-house, for the purpose of being there forthwith slaughtered, with a licence of the Local Authority, on a certificate of a Veterinary Inspector certifying that the swine to be moved are not affected with swine-fever.
- (b.) The licence shall be available for twelve hours and no longer.
- (c.) The licence shall specify the slaughter-house to which the swine are to be moved for slaughter, and they shall not be moved to any other slaughter-house or place.
- (d.) The swine so moved shall be moved to the specified slaughter-house under the direction and in charge of an Inspector or other officer of the Local Authority; and he shall enforce and superintend the immediate slaughter there of the swine, and shall forthwith report to the Local Authority the fact of the slaughter there.
- (e.) If the swine are to be moved into the district of another Local Authority, there shall also be requisite a licence of that other Local Authority indorsed on or referring to the first-mentioned licence.
- (f.) The swine so moved into the district of that other Local Authority shall be moved to the specified slaughter-house under the direction and in charge of an Inspector or other officer of the Local Authority out of whose district they are moved; and he shall enforce and superintend the immediate slaughter there of the swine, and shall forthwith report to both the Local Authorities the fact of the slaughter there.

(3.) A carcase of a pig may be taken out of a place infected with swine-fever as follows and not otherwise :

- (i.) With a certificate of an Inspector of the Local Authority certifying that the carcase to be taken out is not the carcase of a pig that was affected with swine-fever; or
- (ii.) With a licence of an Inspector of the Local Authority permitting the carcase to be taken out for the purpose of being buried or destroyed; in which latter case the following regulations shall apply :

- (a.) The licence shall be available for twelve hours, and no longer.
- (b.) The licence shall specify the place to which the carcase is to be taken for burial or destruction, and it shall not be taken to any other place.
- (c.) The carcase shall be taken to the place specified in the licence under the direction and in charge of an Inspector or other officer of the Local Authority; and he shall enforce and superintend the immediate burial or destruction there of the carcase, and shall forthwith report to the Local Authority the fact of the burial or destruction there.
- (d.) If the carcase is to be taken into the district of another Local Authority, there shall also be requisite a licence of that other Local Authority indorsed on or referring to the first-mentioned licence.
- (e.) The carcase so taken into the district of that other Local Authority shall be taken to the place specified in the licence under the direction and in charge of an inspector or other officer of the Local Authority out of whose district it is taken; and he shall enforce and superintend the immediate burial or destruction there of the carcase, and shall forthwith report to both the Local Authorities the fact of the burial or destruction there.

44. No swine shall be moved into a pig-sty, shed, or other place where swine-fever has existed unless and until an Inspector of the Local Authority has certified that all the swine in that pig-sty, shed, or other place have died or been slaughtered, and that the pig-sty, shed, or other place has been, as far as practicable, cleansed and disinfected.

(a.) This chapter has been revoked so far as it relates to Pleuro-Pneumonia by the Pleuro-Pneumonia (Ireland) Order of 1890. See page 57.

Declaration of freedom from Swine-Fever.

45. Where a Local Authority have declared a place to be infected with swine-fever, they may, if they think fit, at any time after the expiration of twenty-eight days from the date of the cessation therein of that disease, but not sooner, declare by order that place to be free from swine-fever.

Disinfection for Swine-Fever.

46. A Local Authority shall cause the pig-sty, shed, or other place in which a pig affected with swine-fever has been kept while so affected, or has died or been slaughtered, to be, as far as practicable, cleansed and disinfected, and all litter, dung, or other thing that has been in contact with or used about any such pig to be disinfected, burnt, or destroyed.

Declaration of Infected Place or Area by Privy Council.

47. Nothing in this Order shall be deemed to take away or abridge the power of the Privy Council, by special Order,

- (a.) To declare any pig-sty, shed, or other place, with or without any lands or buildings adjoining or near to that pig-sty, shed, or other place, to be a place infected with swine-fever: or
- (b.) To extend the limits of a place infected with swine-fever: or
- (c.) To declare any place that has been declared either by a Local Authority or by the Privy Council to be a place infected with swine-fever, to be free from swine-fever: or
- (d.) To declare any area wherein a place infected with swine-fever is situate to be an area infected with swine-fever, and to extend the limits of such an area: or
- (e.) To declare any area that has been declared by the Privy Council to be an area infected with swine-fever, or some particular portion thereof, when there is not within that area, or that portion thereof, any place infected with swine-fever, to be free from swine-fever.

CHAPTER 8 (a).—PLEURO-PNEUMONIA OR FOOT-AND-MOUTH DISEASE OR SWINE-FEVER FOUND IN A MARKET, RAILWAY STATION, GRAZING-PARK, OR OTHER LIKE PLACE, OR DURING TRANSIT.

Special Provisions for these Cases.

48. By virtue of Section twenty-seven of the Act of 1878, where an animal is found to be affected with pleuro-pneumonia, or foot-and-mouth disease or swine-fever—

- (1.) While exposed for sale or exhibited in a market, fair, sale-yard, place of exhibition, or other place; or
- (2.) While placed in a lair or other place before exposure for sale; or
- (3.) While being in or on a landing-place or wharf or railway station or other place during transit; or
- (4.) While in course of being moved by land or by water; or
- (5.) While being on common or uninclosed land; or
- (6.) While being in a cow-shed, field, yard, sty, farm, park, or other place wherein animals of different owners are taken in for shelter, or for rest, or for grazing, or for any other purpose; or
- (7.) While being in any other place not in the possession or occupation or under the control of the owner of the animal;

Then the following regulations shall apply in the several cases following (namely);

A.—Pleuro-Pneumonia.

(a.) Where pleuro-pneumonia is so found to exist, the Inspector of the Local Authority shall seize and detain all the cattle affected with that disease.

(b.) The diseased cattle so seized shall, if not slaughtered at the place where they are seized be moved to the nearest available slaughter-house for the purpose of being there forthwith slaughtered, with a licence of the Inspector.

(c.) The licence shall be available for twelve hours, and no longer.

(d.) The licence shall specify the slaughter-house to which the cattle are to be moved for slaughter, and they shall not be moved to any other slaughter-house or place.

(e.) The cattle so moved shall be moved to the specified slaughter-house under the direction and in charge of an Inspector or other officer of the Local Authority; and he shall enforce and superintend the immediate slaughter there of the cattle, and shall forthwith report to the Local Authority, the fact of the slaughter there.

(f.) If the cattle are to be moved into the district of another Local Authority, there shall also be requisite a licence of that other Local Authority indorsed on or referring to the first-mentioned licence.

(g.) The cattle so moved into the district of that other Local Authority shall be moved to the specified slaughter-house under the direction and in charge of an Inspector or other officer of the Local Authority out of whose district they are moved; and he shall enforce and superintend the immediate slaughter there of the cattle, and shall forthwith report to both the Local Authorities the fact of the slaughter there.

B.—Foot-and-Mouth Disease.

(h.) Where foot-and-mouth disease is so found to exist, the Inspector of the Local Authority shall seize and detain all the animals affected with that disease.

(i.) The diseased animals so seized may be slaughtered by or at the request of the owner or person in charge thereof, either at the place where they are seized, or at the nearest available slaughter-house; in which latter case they may be moved for the purpose of being there slaughtered with a licence of the Inspector; and that licence shall be available for twelve hours, and no longer, and shall specify the slaughter-house to which the animals are to be moved for slaughter; or the diseased animals, if not slaughtered as aforesaid, shall be moved, in charge of an Inspector or other officer of the Local Authority, to some convenient and isolated place, and shall be there kept for such time as the Local Authority think expedient, subject, however, to their being there slaughtered at any time by or at the request of the owner or person in charge thereof.

C.—Swine-Fever.

(j.) Where swine-fever is so found to exist, the Inspector of the Local Authority shall seize and detain all the swine affected with that disease.

(k.) The diseased swine so seized may be slaughtered by or at the request of the owner or person in charge thereof, either at the place where they are seized, or at the nearest available slaughter-house; in which latter case they may be moved for the purpose of being there slaughtered, with a licence of the Inspector; and that licence shall be available for twelve hours, and no longer, and shall specify the slaughter-house to which the swine are to be moved for slaughter; or the diseased swine, if not slaughtered as aforesaid, shall be moved, in charge of an Inspector or other officer of the Local Authority, to some convenient and isolated place, and shall be there kept for such time as the Local Authority think expedient, subject, however, to their being there slaughtered at any time by or at the request of the owner or person in charge thereof.

(l.) If the swine are to be moved into the district of another Local Authority, there shall also be requisite a licence of that other Local Authority indorsed on or referring to the first-mentioned licence.

(m.) The swine so moved into the district of that other Local Authority shall be moved to the specified slaughter-house under the direction and in charge of an Inspector or other officer of the Local Authority out of whose district they are moved; and he shall enforce and superintend the immediate slaughter there of the swine, and shall forthwith report to both the Local Authorities the fact of the slaughter there.

D.—Animals not affected with Pleuro-Pneumonia or Foot-and-Mouth Disease or Swine-Fever.

(n.) All animals being in or on the market, fair,

sale-yard, place of exhibition, lair, landing-place, wharf, railway station, land, water, cow-shed, field, yard, sty, farm, park, or other place aforesaid at the same time with an animal found to be affected with pleuro-pneumonia or foot-and-mouth disease or swine-fever, shall be dealt with in all respects as if pleuro-pneumonia or foot-and-mouth disease or swine-fever had not been found therein or thereon.

E.—Declaration of Infected Place by Privy Council only.

(o.) The Privy Council alone, and not any Local Authority, shall have power to make or declare to be an infected place or part of an infected place that market, fair, sale-yard, place of exhibition, lair, landing-place, wharf, railway station, land, water, cow-shed, field, yard, sty, farm, park, or other place aforesaid, or any part thereof, by reason of an animal affected with pleuro-pneumonia or foot-and-mouth disease or swine-fever being found therein or thereon, in any case in which this Article applies.

F.—Disinfection in these Cases.

(p.) In case of an animal being found to be affected with pleuro-pneumonia or foot-and-mouth disease or swine-fever in or on a market, fair, sale-yard, place of exhibition, lair, landing-place, wharf, railway station, land, water, cow-shed, field, yard, sty, farm, park, or other place aforesaid, it shall not be lawful for the Market Authority or the owner or occupier of such other place or any person to again use that portion of the market or other place aforesaid where the diseased animal was found,—

(i.) For cattle where a head of cattle affected with pleuro-pneumonia is found,—

(ii.) For animals where an animal affected with foot-and-mouth disease is found,—

(iii.) For swine where a pig affected with swine-fever is found,—

unless and until a Veterinary Inspector has certified that that portion has been, as far as practicable, cleansed and disinfected.

Reports.

49. The Inspector of the Local Authority acting under this Chapter shall forthwith report to the Local Authority the proceedings taken by him thereunder, and the Local Authority shall forthwith report the same to the Privy Council.

Expenses.

50. The Local Authority may recover the expenses of the execution by them or by their Inspector or other officer of the provisions of this Chapter from the owner of the animals seized, or from the consignor or consignee thereof, who may recover the same from the owner by proceedings in any court of competent jurisdiction.

Exception as to Foreign Animals.

51. Nothing in this Chapter shall apply to a foreign animals' wharf, or to a foreign animals' quarantine station, or to a landing-place for foreign animals.

CHAPTER 9 (b).—MOVEMENT OR EXPOSURE OF DISEASED ANIMALS, HORSES, ASSES, AND MULES.

Prohibition.

52. It shall not be lawful for any person—

(a.) To expose a diseased or suspected animal, horse, ass, or mule in a market or fair, or in a sale-yard, or other public or private place where animals or horses are commonly exposed for sale.

(b.) To place a diseased or suspected animal, horse, ass, or mule in a lair or other place adjacent to or connected with a market or a fair, or where animals or horses are commonly placed before exposure for sale.

(c.) To send or carry, or cause to be sent or carried, a diseased or suspected animal, horse, ass, or mule on a railway, canal, river, or inland navigation, or in a coasting vessel, or vessel trading to any port or place in Great Britain.

(a) This Regulation has been revoked by the Animals (Ireland) (Amendment) Order of 1891. See page 65.

(b) This Chapter has been revoked so far as it relates to Pleuro-Pneumonia by the Pleuro-Pneumonia (Ireland) Order of 1890. See page 57. and so far as it relates to Glanders by the Glanders or Farcy (Ireland) Order of 1893, page 78.

(d.) To carry, lead, or drive, or cause to be carried, led, or driven, a diseased or suspected animal, horse, ass, or mule on a highway or thoroughfare.

(e.) To place or keep a diseased or suspected animal, horse, ass, or mule on common or uninclosed land, or in a field or place insufficiently fenced, or in a field adjoining a highway unless that field is so fenced or situate that animals therein cannot in any manner come in contact with animals passing along that highway or grazing on the sides thereof.

(f.) To graze a diseased or suspected animal, horse, ass, or mule on pasture being on the sides of a highway.

(g.) But this Article shall operate subject to Articles 11 and 48 (A.) (B.) and (C.) and 53 providing for or directing the movement of diseased animals in cases therein mentioned.

Proceedings in Case of Contravention of Article 52.

53.—(1.) Where an animal, horse, ass, or mule is exposed or otherwise dealt with in contravention of Article 52, the Inspector or other officer of the Local Authority appointed in that behalf shall seize and remove and detain it, and it shall be dealt with as follows:

A.—Diseased Animals, Horses, Asses, or Mules.

(a.) If affected with sheep-pox the animal shall be slaughtered in accordance with the provisions of Article 26;

(b.) If affected with pleuro-pneumonia, foot-and-mouth disease, or swine-fever, the animal shall be dealt with in accordance with the provisions of Chapter 8;

(c.) If affected with sheep-scab the sheep shall, unless slaughtered, be removed to some convenient and isolated place, and be there kept for such time as the Local Authority think expedient;

(d.) If affected with glanders or farcy the horse, ass, or mule shall be forthwith slaughtered; and, if not slaughtered at the place where it is seized, it may be moved under the direction and in charge of an Inspector or other officer of the Local Authority to the nearest available horse-slaughterer's or knacker's yard to be there slaughtered; and that Inspector or other officer shall enforce and superintend the immediate slaughter there of the horse, ass, or mule, and shall report to the Local Authority the fact of the slaughter there.

B.—Suspected Animals, Horses, Asses, or Mules.

(f.) If suspected the animal, horse, ass, or mule so seized shall be dealt with as follows:

(i.) The suspected animal, horse, ass, or mule may be slaughtered by or at the request of the owner or person in charge thereof at the place where it is seized; or

(ii.) The suspected animal, horse, ass, or mule may be moved by or at the request of the owner or person in charge thereof with a licence of the Inspector to the nearest available slaughter-house or horse-slaughterer's or knacker's yard for the purpose of being there forthwith slaughtered; in which latter case the following regulations shall apply:

(g.) The licence shall be available for twelve hours, and no longer.

(h.) The licence shall specify the slaughter-house or horse-slaughterer's or knacker's yard to which the suspected animal, horse, ass, or mule is to be moved for slaughter, and it shall not be moved to any other slaughter-house or horse-slaughterer's or knacker's yard or place.

(i.) The suspected animal, horse, ass, or mule so moved shall be moved to the specified slaughter-house or horse-slaughterer's or knacker's yard under the direction and in charge of an Inspector or other officer of the Local Authority; and he shall enforce and superintend the immediate slaughter there of the animal, horse, ass, or mule, and shall forthwith report to the Local Authority the fact of the slaughter there.

(a) This Chapter has been revoked so far as it relates to Glanders by the Glanders or Farcy (Ireland) Order of 1893. See page 78.

(b) This Chapter has been revoked so far as it relates to Pleuro-Pneumonia by the Pleuro-Pneumonia (Ireland) Order of 1890. See page 57; and so far as it relates to Glanders by the Glanders or Farcy (Ireland) Order of 1893, page 78.

(j.) If the suspected animal, horse, ass, or mule is to be moved into the district of another Local Authority, there shall also be requisite a licence of that other Local Authority indorsed on or referring to the first-mentioned licence.

(k.) The suspected animal, horse, ass, or mule so moved into the district of that other Local Authority shall be moved to the specified slaughter-house or horse-slaughterer's or knacker's yard under the direction and in charge of an Inspector or other officer of the Local Authority out of whose district they are moved; and he shall enforce and superintend the immediate slaughter there of the animal, horse, ass, or mule, and shall forthwith report to both the Local Authorities the fact of the slaughter there; or

(iii.) The suspected animal, horse, ass, or mule, if not slaughtered as aforesaid, shall be moved, in charge of an Inspector or other officer of the Local Authority, to some convenient and isolated place, and shall be there kept for such time as the Local Authority think expedient, subject, however, to the animal, horse, ass, or mule being there slaughtered at any time by or at the request of the owner or person in charge thereof.

(2.) The Local Authority may recover the expenses of the execution by them or by their Inspector or other officer of the foregoing provisions of this Article from the owner of the animal, horse, ass, or mule, or from the consignor or consignee thereof, who may recover the same from the owner by proceedings in any court of competent jurisdiction.

(3.) In case of a diseased animal, horse, ass, or mule being seized in accordance with the provisions of this Article, it shall not be lawful for the Market Authority or any person to again use or allow to be used for animals, horses, asses, or mules that portion of the market or place where the diseased animal, horse, ass, or mule was found,—

(i.) For animals where an animal affected with cattle-plague or foot-and-mouth disease is found,—

(ii.) For cattle where a head of cattle affected with pleuro-pneumonia is found,—

(iii.) For sheep where a sheep affected with sheep-pox or sheep-scab is found,—

(iv.) For horses, asses, or mules where a horse, ass, or mule affected with glanders or farcy is found,—

(v.) For swine where a pig affected with swine fever is found,—

unless and until an Inspector has certified that that portion has been, as far as practicable, cleansed and disinfected.

CHAPTER 10 (a).—REMOVAL OF DUNG OR OTHER THINGS.

54. It shall not be lawful for any person to send or carry, or cause to be sent or carried, on a railway, canal, river, or inland navigation, or in a coasting vessel, or in a vessel trading to any port or place in Great Britain, or on a highway or thoroughfare, any dung, fodder, or litter that has been in a place infected with pleuro-pneumonia, foot-and-mouth disease, sheep-pox, or swine-fever, or that has been in any place in contact with or used about a diseased animal, horse, ass, or mule, except with a licence of the Local Authority for the district in which such place is situate, on a certificate of an Inspector certifying that the thing moved has been, as far as practicable, disinfected.

CHAPTER 11 (b).—CARCASSES.

Disposal.

55.—(1.) The carcase of every animal, horse, ass, or mule—

(a.) that has died of pleuro-pneumonia, foot-and-mouth disease, sheep-pox, sheep-scab, glanders, farcy, or swine-fever; or

(b.) that has been slaughtered in consequence of being affected with sheep-pox, glanders, farcy, or swine-fever;

shall be disposed of by the Local Authority as follows:

- (i.) Either the Local Authority shall cause the carcase to be buried as soon as possible in its skin in some proper place, and to be covered with a sufficient quantity of quicklime or other disinfectant, and with not less than six feet of earth;
- (ii.) Or the Local Authority may, if authorized by licence from the Privy Council, cause the carcase to be destroyed, under the inspection of the Local Authority, in the mode following: The carcase shall be disinfected, and shall then be taken, in charge of an officer of the Local Authority, to a horse-slaughterer's or knacker's-yard approved for the purpose by the Privy Council, or other place so approved, and shall be there destroyed by exposure to a high temperature, or by chemical agents.
- (2.) With a view to the execution of the foregoing provision of this Article respecting burial, the Local Authority may, from time to time, make regulations for prohibiting or regulating the removal of any carcase or for securing the burial of the same.
- (3.) In every case of destruction the Local Authority shall forthwith report to the Privy Council the fact and mode of destruction.
- (4.) Where, under this Article a Local Authority cause a carcase to be buried or destroyed, they shall first cause its skin to be so slashed as to be useless.
- (5.) A Local Authority may cause or allow a carcase to be taken into the district of another Local Authority to be buried or destroyed, with the previous consent of that Local Authority or with a licence in that behalf of the Privy Council, but not otherwise.

Digging up.

56. It shall not be lawful for any person, except with the licence of the Privy Council, to dig up, or cause to be dug up, the carcase of any animal, horse, ass, or mule that has been buried.

CHAPTER 12.—SLAUGHTER-HOUSES.

Declaration of Infected Place by Privy Council only.

57. Notwithstanding anything in the Act of 1878, or any Order in Council, a slaughter-house in which an animal affected with disease or the carcase of a diseased animal is found, shall not by reason thereof be declared to be an infected place, except by the Privy Council.

Keeping of Swine in Slaughter-Houses.

58. It shall not be lawful for any person, in any case in which the slaughter of any animal is authorized or required by or under the Act of 1878, or any Order in Council, to use for such slaughter any slaughter-house in which swine are kept.

CHAPTER 13.—REGULATION BY LOCAL AUTHORITIES OF MARKETS, FAIRS, AND OTHER PLACES.

59. A Local Authority, if authorized by the Privy Council to put in operation this Article, but not otherwise, may, from time to time, prohibit or regulate the exposure or sale of animals, or of any particular kind thereof specified by the Privy Council, or of horses, asses, or mules, in or at a market, fair, auction, sale-yard, sale, or exhibition.

PART III.

Disinfection.

CHAPTER 14.—WATER TRAFFIC.

Vessels.

60.—(1.) A vessel used for carrying animals by sea, or on a canal, river, or inland navigation, shall after the landing of animals therefrom, and before the taking on board of any other animal or other cargo, be cleansed and disinfected as follows:

- (i.) All parts of the vessel with which animals or their droppings have come in contact shall be scraped and swept: then

- (ii.) The same parts of the vessel shall be thoroughly washed or scrubbed or scoured with water: then
- (iii.) The same parts of the vessel shall have applied to them a coating of lime-wash: except that
- (iv.) The application of lime-wash shall not be compulsory as regards such parts of the vessel as are used for passengers or crew.

(2.) The scrapings and sweepings of the vessel shall not be landed unless and until they have been well mixed with quicklime.

(3.) Except that in the case of a ferry-boat or other vessel which makes short and frequent passages across a river or an arm of the sea or other water it shall be sufficient if the ferry-boat or vessel be cleansed and disinfected once in every period of twelve hours within which it is so used.

Fodder and Litter.

61. All partly consumed or broken fodder that has been supplied to, and all litter that has been used for or about, animals carried by sea, or on a canal, river, or inland navigation, shall, when landed from the vessel, be forthwith well mixed with quicklime and be effectually removed from contact with animals.

Moveable Gangways and other Apparatus.

62.—(1.) A moveable gangway or passage-way, cage, or other apparatus, used or intended for the loading or unloading of animals on or from a vessel, or otherwise used in connexion with the transit of animals by sea, or on a canal, river, or inland navigation, shall, as soon as practicable after being so used, be cleansed as follows:

- (i.) The gangway or apparatus shall be scraped and swept, and all dung, litter, and other matter shall be effectually removed therefrom: then
- (ii.) The gangway or apparatus shall be thoroughly washed or scrubbed or scoured with water.

(2.) The scrapings and sweepings of the gangway or apparatus, and all dung, litter, and other matter removed therefrom shall forthwith be well mixed with quicklime, and be effectually removed from contact with animals.

CHAPTER 15.—RAILWAY TRAFFIC.

Horse-Boxes.

63.—(1.) A horse-box used for carrying horses, asses, or mules on a railway shall, on every occasion after a horse, ass, or mule is taken out of it, and before any other horse, ass, or mule or any animal is placed therein, be cleansed as follows:

- (i.) The floor of the horse-box, and all other parts thereof with which the droppings of horses, asses, or mules have come in contact shall be scraped and swept, and the scrapings and sweepings and all dung, sawdust, fodder, litter, and other matter shall be effectually removed therefrom: and
- (ii.) The sides of the horse-box and all other parts thereof with which the head or any discharge from the mouth or nostrils of a horse, ass, or mule has come in contact shall be thoroughly washed with water by means of a sponge, brush, or other instrument.

(2.) The scrapings and sweepings of the horse-box, and all dung, sawdust, fodder, litter, and other matter removed therefrom, shall forthwith be well mixed with quicklime.

Horse-Boxes, Guards' Vans, and other Vehicles.

64.—(1.) A horse-box or a guard's van or other railway vehicle (not being a railway truck) if used for carrying animals on a railway shall, on every occasion after an animal is taken out of it, and before any other animal, or any horse, ass, or mule is placed in it, be cleansed and disinfected as follows:

- (i.) If the animal is accompanied by a declaration in writing of the owner or consignee or his agent to the effect that it is intended for exhibition or other special purpose therein stated, and has not, to

the best of his knowledge and belief, been exposed to the infection of disease, the vehicle shall be cleansed as follows :

- (a.) The floor of the vehicle, and all other parts thereof with which the droppings of the animal have come in contact shall be scraped and swept, and the scrapings and sweepings, and all dung, sawdust, fodder, litter, and other matter shall be effectually removed therefrom : and
- (b.) The sides of the vehicle, and all other parts thereof with which the head or any discharge from the mouth or nostrils of the animal has come in contact shall be thoroughly washed with water by means of a sponge, brush, or other instrument : but
- (ii.) If the animal is not accompanied by such a declaration, the vehicle shall be cleansed and disinfected as follows :
- (c.) The floor of the vehicle, and all other parts thereof with which the droppings of the animal have come in contact, shall be scraped and swept, and the scrapings and sweepings, and all dung, sawdust, fodder, litter, and other matter shall be effectually removed from the vehicle : then
- (d.) The same parts of the vehicle shall be thoroughly washed or scrubbed or scoured with water : then
- (e.) The same parts of the vehicle shall have applied to them a coating of lime-wash.
- (2.) The scrapings and sweepings of the vehicle, and all dung, sawdust, fodder, litter, and other matter removed therefrom shall forthwith be well mixed with quicklime, and be effectually removed from contact with animals.

Trucks.

65.—(1.) A railway truck shall, on every occasion after an animal carried in it on a railway is taken out of it, and before any other animal, or any horse, ass, or mule is placed in it, be cleansed and disinfected as follows :

- (i.) The floor of the truck, and all other parts thereof with which animals or their droppings have come in contact shall be scraped and swept, and the scrapings and sweepings, and all dung, sawdust, litter, and other matter shall be effectually removed therefrom : then
- (ii.) The same parts of the truck shall be thoroughly washed or scrubbed or scoured with water : then
- (iii.) The same parts of the truck shall have applied to them a coating of lime-wash.
- (2.) The scrapings and sweepings of the truck, and all dung, sawdust, litter, and other matter removed therefrom shall forthwith be well mixed with quicklime, and be effectually removed from contact with animals.

Vans.

66.—(1.) A van, if used for containing animals, horses, asses, or mules while carried on a railway, shall, on every occasion after a diseased or suspected animal, horse, ass, or mule is taken out of it, and as soon as practicable, and before any other animal, horse, ass, or mule is placed in it, be cleansed and disinfected as follows :

- (i.) The floor of the van, and all other parts thereof with which animals, horses, asses, or mules, or their droppings have come in contact shall be scraped and swept, and the scrapings and sweepings, and all dung, sawdust, litter, and other matter shall be effectually removed therefrom : then
- (ii.) The same parts of the van shall be thoroughly washed or scrubbed or scoured with water : then
- (iii.) The same parts of the van shall have applied to them a coating of lime-wash.
- (2.) The scrapings and sweepings of the van, and all dung, sawdust, litter, and other matter removed therefrom shall forthwith be well mixed with quicklime, and be effectually removed from contact with animals.

Moveable Gangways and other Apparatus.

67.—(1.) A moveable gangway or passage-way, cage,

or other apparatus used or intended for the loading or unloading of animals on or from a railway truck, or other railway vehicle, or otherwise used in connexion with the transit of animals on a railway, shall, as soon as practicable after being so used, be cleansed as follows :

- (i.) The gangway or apparatus shall be scraped and swept, and all dung, litter, and other matter shall be effectually removed therefrom : then
- (ii.) The gangway or apparatus shall be thoroughly washed or scrubbed or scoured with water.
- (2.) The scrapings and sweepings of the gangway or apparatus, and all dung, litter, and other matter removed therefrom shall forthwith be well mixed with quicklime, and be effectually removed from contact with animals.

Pens.

68. Every railway pen shall be cleansed and disinfected, either on each day on which it is used and after it has been used, or at some time not later than twelve o'clock at noon of the next following day, unless the following day is Sunday, and then of the Monday following, and in either case before it is again used.

69.—(1.) A railway pen shall be cleansed and disinfected as follows :

- (i.) All parts of the pen with which animals or their droppings have come in contact shall be scraped and swept, and the scrapings and sweepings, and all dung, sawdust, litter, and other matter shall be effectually removed therefrom : then
- (ii.) The same parts of the pen shall be thoroughly washed or scrubbed or scoured with water : then
- (iii.) The same parts of the pen shall have applied to them a coating of lime-wash.
- (2.) The scrapings and sweepings of the pen, and all dung, sawdust, litter, and other matter removed therefrom shall forthwith be well mixed with quicklime and be effectually removed from contact with animals.

CHAPTER 16.—ROAD TRAFFIC.

Vans.

70.—(1.) A van, when used for moving animals, horses, asses, or mules by road, shall, on every occasion after a diseased or suspected animal, horse, ass, or mule is taken out of it, and as soon as practicable, and before any other animal, horse, ass, or mule is placed in it, be cleansed and disinfected as follows :

- (i.) The floor of the van and all other parts thereof with which animals, horses, asses, or mules, or their droppings have come in contact, shall be scraped and swept, and the scrapings and sweepings, and all dung, sawdust, litter, and other matter shall be effectually removed therefrom : then
- (ii.) The same parts of the van shall be thoroughly washed or scrubbed or scoured with water : then
- (iii.) The same parts of the van shall have applied to them a coating of lime-wash.
- (2.) The scrapings and sweepings of the van, and all dung, sawdust, litter, and other matter removed therefrom, shall forthwith be well mixed with quicklime, and be effectually removed from contact with animals.

CHAPTER 17.—LANDING-PLACES.

71.—(1.) Where an animal at a place of landing or place adjacent thereto is affected with disease, that place and every other place where the animal is or since landing has been shall not be used for any animals other than animals brought thereto with that animal (in the same vessel or otherwise) unless and until the place has been, as far as practicable, cleansed and disinfected.

(2.) Nothing in this Chapter shall apply to a foreign animals' wharf, or to a foreign animals' quarantine station, or to a landing-place for foreign animals.

CHAPTER 18.—MISCELLANEOUS.

Regulations of Local Authorities.

72. A Local Authority may, from time to time, make regulations for providing for the cleansing and disinfection of places used by diseased animals, and may prescribe the mode in which such cleansing and such disinfection are to be effected.

Obligation on Occupiers.

73. Where the power of causing a place to be cleansed and disinfected is exercised by a Local Authority or an Inspector of the Privy Council the occupier of the place shall give all reasonable facilities for that purpose.

CHAPTER 19.—OFFENCES.

74. If anything is done or omitted to be done in contravention of any of the foregoing provisions of this Part, the owner and the charterer and the master of the vessel in or in respect of which,—and the owner of the gangway or passage-way, cage, or other apparatus in respect of which,—and the railway company carrying animals, horses, asses, or mules on or owning or working the railway on which,—and the owner and the lessee and the occupier of the railway pen in which,—and the person using the van in which,—and the owner and the lessee and the occupier of the place of landing or place adjacent thereto or other place in which,—and the owner and the lessee and the occupier of any other place or thing in respect of which,—(as the case may be), the same is done or omitted, each according to and in respect of his or their own acts or omissions, shall be deemed guilty of an offence against the Act of 1878.

CHAPTER 20.—MARKETS, FAIRS, SALE-YARDS, PLACES OF EXHIBITION, LAIRS, AND OTHER PLACES.

Regulations of Local Authorities.

75.—(1.) A Local Authority may, from time to time, make regulations for the following purposes, or any of them :

For requiring the owners, lessees, or occupiers of markets, fairs, sale-yards, places of exhibition, lairs, or other places used for animals, to cleanse those places, from time to time, at their own expense :

For requiring the owners, lessees, or occupiers of those places to disinfect the same, or any specified part thereof, from time to time, at their own expense, where, in the judgment of the Local Authority, the circumstances are such as to allow of such disinfection being reasonably required :

For prescribing the mode in which such cleansing and such disinfection are to be effected.

(2.) If the owner, lessee, or occupier of any such place does any act in contravention of any such regulations, or fails in any respect to observe the same, then without prejudice to any other liability consequent thereon, it shall not be lawful for him or any other person at any time thereafter, without permission in writing of the Local Authority, to hold a market, fair, sale, or exhibition of animals in that place, or to use that lair or place for animals ; and the holding therein of any market, fair, sale, or exhibition of animals, or the use of that lair or place for animals, shall be and the same is hereby prohibited accordingly.

Lairs, &c., at Cattle-exporting Ports.

76.—(1.) Every lair or other place used for animals prior to shipment at the cattle-exporting ports shall be cleansed and disinfected either on each day on which it is used, and after it has been used, or at some other time not later than 12 o'clock at noon of the next day following, unless the following day is Sunday, and then of the Monday following, and in either case before it is again used.

(2.) Such lair or other place shall be cleansed and disinfected as follows :

(i.) All parts of such lair or other place with which animals or their droppings have come in contact, shall be scraped and swept, and the scrapings and sweepings, and all dung, sawdust, litter, and other matter, shall be effectually removed therefrom : then

(ii.) The same parts of such lair or other place shall be thoroughly washed or scrubbed, or scoured with water : then

(iii.) The same parts of such lair or other place shall have applied to them a coating of lime-wash.

(3.) The scrapings and sweepings of such lair or other place, and all dung, sawdust, litter, and other matter removed therefrom, shall forthwith be well mixed with quicklime, and be effectually removed from contact with animals.

PART IV.

Transit.

CHAPTER 21.—TRANSIT BY WATER:

Fittings of Vessels.

77.—(1.) Every place used for animals on board a vessel shall be divided into pens by substantial divisions.

(2.) Each pen shall not exceed nine feet in breadth, or fifteen feet in length.

(3.) The floor of each pen shall, in order to prevent slipping, be strewn with a proper quantity of litter or sand or other proper substance, or be fitted with battens or other proper foot-holds.

(4.) Every such place, if inclosed, shall be ventilated by means of separate inlet and outlet openings, of such size and position as will secure a proper supply of air to the place in all states of weather.

Overcrowding.

78. A vessel bringing animals to any port or place in England or Wales or Scotland from any port or place in the United Kingdom shall not be overcrowded so as to cause unnecessary suffering to the animals on board.

Shorn Sheep.

79. Between each first day of November and the next following thirtieth day of April (both days inclusive) shorn sheep shall not be carried on the deck of a vessel, except where they were last shorn more than sixty days before being so carried.

Gangways for Sheep-Pens.

80. Where sheep are carried on the deck of a vessel, proper gangways shall be provided either between or above the pens in which they are carried.

Detention.

81. Animals landed from a vessel shall, on a certificate of an Inspector of the Privy Council, certifying to the effect that the provisions of this Chapter, or some or one of them, have not or has not been observed in the vessel, be detained, at the place of landing, or in lairs adjacent thereto, until the Privy Council otherwise direct.

CHAPTER 22.—SHIPPING AND UNSHIPPING PLACES.

Water.

82. At every place where animals are put on board of or landed from vessels, provision shall be made, to the satisfaction of the Privy Council, for a supply of water for animals ; and water shall be supplied there, gratuitously, on request of any person having charge of any animal.

Food.

83. At every place where animals are landed from vessels, provision shall be made, to the satisfaction of the Privy Council, for the speedy and convenient unshipment of animals, and for a supply of food for them ; and food shall be supplied there, on request of any person having charge of any animal, at such price as the Privy Council from time to time approve.

CHAPTER 23.—PORTAL INSPECTION OF ANIMALS BROUGHT FOR TRANSIT BY SEA. (a.)

84.—(1.) It shall not be lawful for any person or place of embarkation in Ireland, any animal, for exportation to Great Britain, unless such animal shall have been previously inspected by an Inspector at such port or place, and be satisfied that, as far as he can ascertain by the exercise of reasonable diligence, such animal is free from disease, and shall, upon application made in the Form I. set forth in the Fifth Schedule, have given a certificate to that effect, in the Form II. set forth in the Fifth Schedule, and unless such animal is accompanied with a licence for such movement, either alone or with other animals granted by a Licensing Officer duly appointed in that behalf, and in the Form III. set forth in the Fifth Schedule; and such licence whenever required, shall be produced by the person in charge of any animal authorized to demand it.

(2.) It shall not be lawful for a Licensing Officer to grant a licence for the shipment of any animal for exportation from Ireland to Great Britain, unless he shall have previously received a certificate from an Inspector duly appointed in that behalf, that such animal is, as far as he, the Inspector, can ascertain by the exercise of reasonable diligence, free from disease.

(3.) Inspections of animals intended for exportation shall take place at the port or place of embarkation, at such times and places and under such regulations as shall from time to time be made by the Lord Lieutenant for each particular port.

(4.) The owner or person in charge of each animal intended for inspection and shipment shall have the same presented for inspection with an application for such inspection, at such place and in such manner as may be set forth in regulations to be made as aforesaid, or as the Inspector, or Licensing Officer, subject to such regulations, may require; and should any such animal, from being heated, dirty, overdriven, or from any other cause, be considered by the Inspector, to be in an unfit state for inspection or examination, its owner or the person in charge of such animal, shall, as far as possible, render it fit for inspection by rest or cleansing, or other means, as the case may require.

(5.) Each animal, on being inspected and found free from disease, shall, when required by either the Inspector or Licensing Officer, be branded or otherwise marked, and such branding shall not be removed or counterfeited.

(6.) The Licensing Officer, when granting a licence for movement as hereinbefore provided, shall give to the person applying for such licence, a duplicate, thereof, and such duplicate, whenever required, shall be handed by the person in charge of the licensed animal to the master of the vessel in which such animal shall be shipped or to any person authorized by such master to demand and receive it.

(7.) It shall not be lawful for the master of any vessel to receive into any vessel, for the purpose of being shipped or exported therein, any animal, in respect of which a licence for movement, and a duplicate thereof, shall not have been granted as aforesaid.

(8.) It shall not be lawful for any person to bring or send or cause to be brought or sent any diseased animal to any port for shipment.

CHAPTER 24.—TRANSIT BY RAILWAY.

Trucks, Horse-Boxes, or other Vehicles.

85. Every railway truck, horse-box, or other railway vehicle, used for carrying animals, horses, asses, or mules on a railway, shall be provided at each end with two spring buffers, and the floor thereof, shall, in order to prevent slipping, be strewn with a proper

(a) See The Animals (Ireland) Amendment Order of 1886, page 48, which revokes this Article and substitutes other provisions.

(b) Orders have since been made prohibiting the importation of animals from Spain and Portugal, France, Norway, Malta, the Netherlands, Denmark and Sweden. See pages 40, 41, 53, 56, 65, 71, and 75.

(c) See the Importation of Animals (Ireland) Order of 1888, No. II., page 56, prohibiting the Importation of Animals from Belgium.

(d) See the Importation of Animals (Ireland) Order, 1889, page 56, prohibiting the Importation of Animals from the German Empire.

quantity of litter or sand or other proper substance, or be fitted with battens or other proper foot-holds.

Overcrowding.

86. A railway company shall not allow any railway truck, horse-box, or other vehicle used for carrying animals, horses, asses, or mules on the railway to be overcrowded so as to cause unnecessary suffering to the animals, horses, asses, or mules therein.

Shorn Sheep.

87. Between each first day of November and the next following thirtieth day of April (both days inclusive) every railway truck or other railway vehicle carrying sheep shorn and unclothed shall be covered and inclosed so as to protect the sheep from the weather, without obstruction to ventilation; except that this Article shall not apply to sheep last shorn more than sixty days before being so carried.

CHAPTER 25.—OFFENCES.

88. If anything is done or omitted to be done in contravention of any of the foregoing provisions of this Part, the owner and the charterer and the master of the vessel in which,—and the owner and the lessee and the occupier of the place where animals are put on board of or landed from vessels at which,—and the railway company carrying animals on or owning or working the railway on which,—and also, in case of the overcrowding of a vessel, or of a railway-truck, horse-box, or other vehicle on a railway, or of the carrying on a railway of sheep shorn and unclothed, the consignor of the animals in respect of which,—(as the case may be,) the same is done or omitted, each according to and in respect of his or their own acts or omissions, shall be deemed guilty of an offence against the Act of 1878.

CHAPTER 26.—WATER SUPPLY ON RAILWAYS.

89. The railway companies working the railways named in the Sixth Schedule shall make a provision of water to the satisfaction of the Privy Council, at each of the stations therein named, for animals carried or about to be or having been carried on those railways.

PART V.

Foreign.

CHAPTER 27.—PROHIBITION.

90.—(1.) Unless and until the Privy Council otherwise order, animals brought from any of the following countries shall not be landed:

The Austrian-Hungarian Empire.

The Dominions of the King of the Hellenes.

The Dominions of the King of Italy.

The Principality of Montenegro.

The Principality of Roumania.

The Dominions of the Emperor of Russia.

The Dominions of the Sultan, including the Provinces of Bosnia and Herzegovina (b).

(2.) Unless and until the Privy Council otherwise order, by special Order relating to Schleswig or to Holstein, or by any other special Order, or by any general Order, cattle brought from either of the following countries, and cattle, sheep, or goats being or having been on board a vessel at the same time with cattle so brought, shall not be landed:

Belgium (c).

The German Empire (d).

CHAPTER 28.—FOREIGN ANIMALS SUBJECT TO SLAUGHTER.

Ports having Foreign Animals' Wharves.

91. The following are the ports at which parts are at the date of this Order, by special Orders of the Lord Lieutenant and Lords Justices, defined as foreign animals' wharves:

Dublin.

Belfast.

Charge of Animals on Landing.

92. Animals landed in a foreign animals' wharf shall, when landed, be placed under the charge of an Inspector of the Privy Council; and, until his arrival, they shall remain under the charge of the Commissioners of Customs.

Time for Slaughter.

93.—(1.) Animals landed in a foreign animals' wharf shall be slaughtered within fourteen days after the landing thereof, exclusive of the day of landing.

(2.) The slaughter of the animals may be commenced at any time after the landing thereof, with the permission of an Inspector of the Privy Council.

Movement.

94.—(1.) No carcase, fodder, litter, or dung shall be removed from a foreign animals' wharf, except with the permission of an Inspector of the Privy Council.

(2.) If the Inspector of the Privy Council is of opinion that any such carcase or thing as aforesaid may introduce disease, the same shall be destroyed or otherwise dealt with in accordance with instructions from time to time given by the Privy Council.

Disinfection.

95. Dung and manure shall, before being removed from a foreign animals' wharf, be disinfected to the satisfaction of an Inspector of the Privy Council.

96. Where an animal in a foreign animals' wharf is affected with disease, the portion of the wharf where the diseased animal is or has been shall not be used for animals unless and until that portion has been cleansed and disinfected to the satisfaction of the Privy Council.

CHAPTER 29.—QUARANTINE.

Port having Quarantine Station.

97.—(1.) The following is the only port at which a part is at the date of this Order, by special Order of the Lord Lieutenant, defined as a foreign animals' quarantine station :

Dublin.

(2.) The animals landed in a foreign animals' quarantine station must be intended for purposes of exhibition, or for other exceptional purposes to be in each case approved by the Privy Council on special application through the Commissioners of Customs.

Charge of Animals on Landing.

98. Animals landed in a foreign animals' quarantine station shall, when landed, be placed under the charge of an Inspector of the Privy Council; and, until his arrival, they shall remain under the charge of the Commissioners of Customs.

Conditions of Landing.

99.—(1.) The landing of foreign animals at a foreign animals' quarantine station is subject to the following conditions :

First. The animals must be accompanied by a declaration of the owner or consignee or his agent, declaring the purposes for which each animal is intended.

Second. The animals when landed shall be detained in the station for such period as the Privy Council in each case according to the circumstances direct.

Third. When moved thereout they shall be accompanied by—

(a.) A certificate of an Inspector of the Privy Council certifying that they are free from disease.

(b.) A licence of an Inspector of the Privy Council specifying the place to which and the person to whom they are to be taken.

Fourth. The Inspector of the Privy Council giving the licence shall send a copy of his licence to the Local Authority for the place to which the animals are to be taken.

(a.) See the Importation of Animals (Ireland) Order, 1890 (page 57), prohibiting the importation of animals from Her Majesty's Possessions in North America, except with the consent of the Lord Lieutenant.

(b.) See Importation of Animals (Ireland) Order, 1892 (page 71), prohibiting the importation of animals from Denmark.

(c.) See Importation of Animals Order, 1886, No. II. (page 53), prohibiting the importation of animals from Norway.

(d.) See Importation of Animals (Ireland) Order of 1892, No. II. (page 75), prohibiting the importation of animals from Sweden.

(e.) See Order in Council, dated 10th October, 1881 (page 40), prohibiting the importation of animals from Spain and Portugal.

(2.) It shall not be lawful for any person to take them to any other place or person.

Disinfection.

100. Dung and manure shall, before being removed from a foreign animals' quarantine station, be disinfected to the satisfaction of an Inspector of the Privy Council.

101. Where an animal in a foreign animals' quarantine station is affected with disease, the portion of the station where the diseased animal is or has been shall not be used for animals unless and until that portion has been cleansed and disinfected to the satisfaction of the Privy Council.

CHAPTER 30.—FOREIGN ANIMALS NOT SUBJECT TO SLAUGHTER OR QUARANTINE.

Countries specified.

102. Unless and until the Privy Council otherwise order, animals brought from any of the following countries are allowed to be landed without being subject under the Fifth Schedule to the Act of 1878, or under this Order, to slaughter or to quarantine :

Her Majesty's Possessions in North America (See note a.)

Denmark. (See note b.)

Norway. (" c.)

Sweden. (" d.)

Spain. (" e.)

Portugal. (" e.)

Place of Landing.

103.—(1.) Foreign animals under this Chapter shall not be landed at any place except at a dock, quay, wharf, or other place of landing approved by the Lord Lieutenant or Privy Council; and quays, wharves, and places of landing are at the date of this Order so approved within the ports following :

Belfast.

Dublin.

(2.) Those foreign animals shall be landed in such manner, at such times, subject to such supervision and control, and under such regulations, as the Commissioners of Customs, from time to time, direct.

(3.) When landed they shall be placed under the charge of an Inspector of the Privy Council; and, until his arrival, they shall remain under the charge of the Commissioners of Customs.

(4.) A quay, wharf, or other place of landing approved for the landing of foreign animals under this Chapter, shall not, during the continuance of such approval, be used for the landing or keeping of, or in any way for, animals other than foreign animals under this Chapter.

(5.) The Privy Council alone, and not any Local Authority, shall have power to make or declare to be an infected place, or part of an infected place, a quay, wharf, or other place of landing approved for the landing of foreign animals under this Chapter.

Conditions of Landing.

104.—(1.) The landing of foreign animals under this Chapter is subject to the following conditions :

First. That the vessel in which they are imported has not, within one month before taking them on board, had on board any animal exported or carried coastwise from a port or place in any country other than a country named in Article 102, or from a port or place in the Channel Islands, or in the Isle of Man.

Second. That the vessel has not, since taking on board the animals imported, entered any such port or place.

Third. That the animals imported have not, while on board the vessel, been in contact with any animal exported or carried coastwise from any such port or place.

- (2.) And the animals imported shall not be landed elsewhere than in a foreign animals' wharf, unless and until—
- (a.) The owner or charterer of the vessel in which they are imported, or his agent in Ireland, has entered into a bond to Her Majesty the Queen in a sum not exceeding one thousand pounds with or without a surety or sureties, to the satisfaction of the Commissioners of Customs, conditioned for the observance of the foregoing conditions; and
- (b.) The master of the vessel has on each occasion of importation of foreign animals therein satisfied the Commissioners of Customs or their proper officer, by declaration made and signed or otherwise, that all the animals then imported therein are properly imported according to the provisions of this Article.

Twelve Hours' Detention.

105.—(1.) Foreign animals under this Chapter shall be detained in some lair or other proper place adjacent to the place of landing.

(2.) The detention shall continue for at least twelve hours reckoned from the time of the landing of the last animal of the cargo, whether the whole cargo is landed continuously without intermission at one place, or part thereof is landed at one place and part at another place, or parts thereof are landed at different times at the same place.

Examination and Consequences.

106.—(1.) Foreign animals under this Chapter shall not be moved from the place of landing or lair or other place adjacent thereto, or be allowed to come in contact with any other animals until they have been examined by an Inspector of the Privy Council.

(2.) If on such examination all the animals landed from the same vessel are found free from disease, they shall thereupon cease to be deemed foreign animals (except for the purpose of paragraph (7) of Section thirty of the Act of 1878).

(3.) If on such examination any one or more of the animals landed from a vessel is or are found affected with disease, all the diseased animals being affected with one and the same disease, then all the animals then brought in that vessel shall be dealt with according to the following Rules:—

A.—Cattle-Plague.

If the disease is cattle-plague, the Inspector of the Privy Council shall detain all the animals then brought in the vessel, and report immediately to the Privy Council.

B.—Pleuro-Pneumonia.

If the disease is pleuro-pneumonia, the Inspector of the Privy Council shall cause the diseased cattle, and all cattle brought in the same vessel therewith, to be dealt with as follows:

- (a.) The diseased cattle shall be slaughtered at the place of landing.
- (b.) The cattle not diseased shall be slaughtered at the place of landing, or, if landed at a port at which there is a foreign animals' wharf, may with the permission of the Inspector of the Privy Council be removed into that wharf for slaughter; but not elsewhere.

C.—Foot-and-Mouth Disease.

If the disease is foot-and-mouth disease, the Inspector of the Privy Council shall cause the diseased animals and all cattle, sheep, and swine brought in the same vessel therewith, to be dealt with as follows:

- (a.) The diseased cattle, sheep, and swine shall be slaughtered at the place of landing.
- (b.) The cattle, sheep, and swine not diseased shall be slaughtered at the place of landing, or, if landed at a port at which there is a foreign animals' wharf, may with the permission of the Inspector of the Privy Council be removed into that wharf for slaughter; but not elsewhere.

D.—Sheep-Pox or Sheep-Scab.

If the disease is sheep-pox or sheep-scab, the In-

spector of the Privy Council shall cause the diseased sheep, and all sheep brought in the same vessel therewith, to be dealt with as follows:

- (a.) The diseased sheep shall be slaughtered at the place of landing.
- (b.) The sheep not diseased shall be slaughtered at the place of landing, or, if landed at a port at which there is a foreign animals' wharf, may with the permission of the Inspector of the Privy Council be removed into that wharf for slaughter; but not elsewhere.

E.—Swine-Fever.

If the disease is swine-fever, the Inspector of the Privy Council shall cause the diseased swine, and all swine brought in the same vessel therewith, to be dealt with as follows:

- (a.) The diseased swine shall be slaughtered at the place of landing.
- (b.) The swine not diseased shall be slaughtered at the place of landing, or, if landed at a port at which there is a foreign animals' wharf, may with the permission of the Inspector of the Privy Council be removed into that wharf for slaughter; but not elsewhere.

(4.) If on such examination any two of the following three diseases (namely) (a) pleuro-pneumonia, (b) sheep-pox and sheep-scab (reckoned as one disease), and (c) swine-fever, are found to exist among the animals landed from the vessel, then all the animals then brought in the vessel shall be dealt with according to the following Rules:

F.—Pleuro-Pneumonia and Sheep-Pox or Sheep-Scab.

If the diseases are pleuro-pneumonia and sheep-pox or sheep-scab, the cattle of the cargo shall be dealt with in accordance with Rule B, and the sheep of the cargo shall be dealt with in accordance with Rule D.

G.—Pleuro-Pneumonia and Swine-Fever.

If the diseases are pleuro-pneumonia and swine-fever, the cattle of the cargo shall be dealt with in accordance with Rule B, and the swine of the cargo shall be dealt with in accordance with Rule E.

H.—Sheep-Pox or Sheep-Scab and Swine-Fever.

If the diseases are sheep-pox or sheep-scab and swine-fever, the sheep of the cargo shall be dealt with in accordance with Rule D, and the swine of the cargo shall be dealt with in accordance with Rule E.

Continuance of one Cargo.

107. For the purposes of this Chapter all animals brought at the same time in the same vessel shall be deemed to continue and be one cargo during the time of the twelve hours or other detention; whether they are all landed continuously without intermission at one place, or some of them are landed at one place and some at another place, or some of them are landed at one time and some at another time at the same place.

108. Where an animal forming part of one cargo of foreign animals under this Chapter has not been kept separate from an animal forming part of another cargo of foreign animals, all the animals forming those two cargoes shall be dealt with as if they formed one cargo.

Detention of Suspected Animals.

109. An Inspector of the Privy Council may detain, for any period that he thinks necessary or proper, any foreign animal under this Chapter which he has reason to suspect is diseased or may introduce disease.

Movement.

110.—(1.) No animal, carcase, fodder, litter, or dung shall be removed from the lair or other place adjacent to the place of landing where foreign animals under this Chapter are detained, except with the permission of an Inspector of the Privy Council.

(2.) If the Inspector of the Privy Council is of opinion that any such animal or thing as aforesaid may introduce disease, the same shall be slaughtered, destroyed, or otherwise dealt with in accordance with instructions from time to time given by the Privy Council.

Disinfection.

111. Where an animal at a place of landing, or in a lair or other place under this Chapter, is affected with disease, the portion of the place of landing, lair, or other place where the diseased animal is or has been shall not be used for animals unless and until that portion has been cleansed and disinfected to the satisfaction of the Privy Council.

Landing of other Foreign Animals.

112. Nothing in this Chapter shall prevent the landing of any foreign animal at a foreign animals' wharf if the owner of the animal or his agent in Ireland, or the consignee thereof, so desires.

CHAPTER 31.—CHANNEL ISLANDS.*

113. Unless and until the Privy Council otherwise order, animals brought from the Channel Islands shall be subject to the provisions of Chapter 30.

CHAPTER 32.—ISLE OF MAN.†

114. Unless and until the Privy Council otherwise order, animals brought from the Isle of Man are allowed to be landed without being subject under the Fifth Schedule to the Act of 1878, or under this Order, to slaughter or to quarantine, or to the provisions of Chapter 30.

CHAPTER 33.—SHIPS' COWS AND GOATS.

115. Unless and until the Privy Council otherwise order, a cow or goat taken on board a vessel in Ireland for the purpose of supplying the passengers or crew of the vessel with milk on a voyage shall not on being landed in Ireland at the end of the voyage be deemed to be a foreign animal, if the Commissioners of Customs are, before the same is landed satisfied that it has been taken from Ireland, and has not been landed in a foreign country, and has not been in contact with, or on board the same vessel with, any diseased foreign animal.

CHAPTER 34.—MISCELLANEOUS.

Other Animals with Foreign Animals.

116. All animals for the time being in a foreign animals' wharf, or in a foreign animals' quarantine station, or in a place of landing for foreign animals within Chapter 30, shall be deemed foreign animals; and the regulations relating to the wharf, or station, or place of landing shall apply to all those animals.

Disinfection of Persons and Clothes.

117. Where an Inspector of the Privy Council, or the person in charge of a foreign animals' wharf, or of a foreign animals' quarantine station, or of a place of landing for foreign animals within Chapter 30, affixes at or near the entrance thereof a notice to the effect that persons entering that wharf, or station, or place will be required before leaving to disinfect themselves and their clothes, then every person shall on being requested comply with the terms of that notice.

Foreign Animals injured on Voyage.

118. Notwithstanding anything in this Part, where a vessel comes into port having on board foreign animals maimed or injured on the voyage, the owner, consignee, or other person in charge thereof or the master of the vessel, shall, if directed by an Inspector of the Privy Council, or may if he thinks fit, slaughter those animals or any of them immediately on their being landed; but the carcase of any such animal is not to be moved from the place of landing, or some lair or slaughter house adjacent thereto approved by the Privy Council, without a certificate from the Inspector of the Privy Council, certifying that it is not likely to introduce disease.

Carcases.

119.—(1). If a vessel arriving has on board the carcase of a foreign animal, horse, ass, or mule which was taken on board for the purpose of importation, but has died on the voyage, the master of the vessel shall immediately on arrival, report the fact to the Principal Officer of Customs at the port.

* See Importation of Animals (Ireland) Order of 1891, No. II. (page 66), prohibiting the importation of Cattle from the Channel Islands, except with the consent of the Lord Lieutenant.

† See Importation of Animals (Ireland) Order of 1891 (page 66), prohibiting the importation of Cattle from the Isle of Man, except with the consent of the Lord Lieutenant.

‡ See The Animals (Ireland) Amendment Order of 1886, No. II. (page 53), revoking this Chapter and containing further provisions on the subject.

(2.) The carcase shall not be landed or discharged from the vessel without the permission in writing of the Principal Officer.

General Power of Detention.

120. Where it appears to the Principal Officer of Customs with respect to any foreign animal, horse, ass, or mule, or any fodder or other article, brought by sea, that disease may be thereby conveyed to animals, horses, asses, or mules, he may seize and detain the same; and he shall forthwith report the facts to the Commissioners of Customs, who may give such directions as they think fit, either for the slaughter or destruction or the further detention thereof or for the restoration thereof to the owner on such conditions, if any (including payment by the owner of expenses incurred by them in respect of detention thereof), as they think fit.

Duties of Local Authorities and Police.

121. Where any regulation relating to foreign animals is in operation, the Local Authority and all constables and police officers shall assist the Inspector of the Privy Council to carry the same into effect and to enforce the same, and shall do or cause to be done all things from time to time necessary for the effectual execution of the same.

PART VI.

General.

CHAPTER 35.—INSPECTORS AND OFFICERS OF LOCAL AUTHORITIES.‡

122. The following is hereby approved as the qualification of a Veterinary Practitioner (not being a member of the Royal College of Veterinary Surgeons) to be a Veterinary Inspector in Ireland, namely:—that he holds the veterinary certificate of the Highland and Agricultural Society of Scotland.

123. The Local Authority shall appoint in and for each Poor Law Union, not being a Poor Law Union united with another Poor Law Union or other Poor Law Unions into a district under the provisions of section eighty-one of the Act of 1878, one Inspector.

124. If a Local Authority is of opinion that another Inspector or officer or other Inspectors or officers are required in any Poor Law Union in addition to the Inspector so appointed, such Local Authority may appoint such additional Inspector or officer, or additional Inspectors or officers as the Lord Lieutenant shall certify under the hand of the Chief or Under Secretary to be necessary for such Poor Law Union.

125. Every appointment of an Inspector or other officer made under this Order shall be subject to the approval of the Lord Lieutenant; and any person appointed to be an Inspector or other officer shall not be entitled to any salary or remuneration until such approval shall have been obtained.

126. Every Inspector appointed pursuant to Article 123 of this Order shall have the qualifications of a Veterinary Inspector as defined by the Act of 1878 or Article 122 of this Order, provided that in the case of any Union where the Lord Lieutenant shall be satisfied that it is impossible to procure, or that for any sufficient cause it is undesirable to appoint a person so qualified, the Lord Lieutenant may authorize the Local Authority to appoint as such Inspector a person not having such qualifications as aforesaid.

127. Every Inspector or other officer appointed in pursuance of the provisions of Article 124 of this Order shall have such qualifications as the Lord Lieutenant shall prescribe in the certificate given under the hand of the Chief or Under Secretary, as provided in the said section.

128. The salary or remuneration of every Inspector or other officer appointed pursuant to Articles 123 and 124 of this Order shall be such as the Local Authority shall from time to time determine, subject in each case to the approval of the Lord Lieutenant.

(page 66), prohibiting the importation of Cattle from the Channel

129. Every Inspector or other officer appointed pursuant to Articles 123 and 124 of this Order shall be removable from office at any time, either by direction of the Lord Lieutenant, without notice, or by the Local Authority upon receiving a month's notice, or a month's salary in lieu of notice.

130. Every Inspector appointed in pursuance of Article 123 of this Order shall perform all the duties imposed upon the Inspector of a Local Authority by the Act of 1878, or by any Order in Council made thereunder. He shall also value all animals which the Local Authority may require to be valued by one of its officers.

131. Every Inspector or other officer appointed pursuant to Article 124 of this Order shall perform such duties as the Lord Lieutenant shall prescribe in the certificate given under the hand of the Chief or Under Secretary, as provided by the said section.

132. Every Inspector appointed pursuant to Article 123 of this Order shall on Saturday in each week forward to the Clerk of the Local Authority a certificate, in the form set forth in the Second Schedule to this Order, of the animals slaughtered or reserved for observation and treatment, pursuant to directions under section thirty of the Act of 1878, during the week ending on the said day; and shall also supply to the Local Authority any further information in reference to the said animals as the Lord Lieutenant or the Local Authority shall from time to time require.

Optional Notice of Disease or Illness.

133. Any person having in his possession or under his charge an animal affected with disease, or with any illness, or suspected of being so affected, besides giving such notice to a constable as he is required by Section thirty-one of the Act of 1878 to give, may, if he thinks fit, give notice of the fact of the animal being so affected or suspected, to the Inspector of the Local Authority.

Duty of Inspector to act immediately.

134. An Inspector of a Local Authority on receiving in any manner whatsoever information of the supposed existence of disease, or having reasonable ground to suspect the existence of disease, shall proceed with all practicable speed to the place where the disease, according to the information received by him, exists, or is suspected to exist, and shall there and elsewhere put in force and discharge the powers and duties by or under the Act of 1878, and any Order in Council, conferred and imposed on him as Inspector.

*Forms.**

135.—(1.) The forms for use by an Inspector and the forms of movement licence given in the First Schedule, with such variations as circumstances require, may be used for the purposes of the Act of 1878 and of this Order.

(2.) Forms of movement licence which have been before the making of this Order prepared for use by a Local Authority under any former Order in Council may be used, as far as they are suitable for the purposes of this Order.

Weekly Returns to Privy Council.†

136. Where an Inspector of a Local Authority finds in his district pleuro-pneumonia, foot-and-mouth disease, sheep-pox, glanders, farcy, or swine-fever, he shall forthwith make a return thereof to the Local Authority and to the Privy Council, on a form provided by the Privy Council, with all particulars therein required, and shall continue to so make a return thereof on the Saturday of every week until the disease has ceased.

Food and Water during Detention.

137. An Inspector, officer, or constable detaining an animal, horse, ass, or mule under the Act of 1878 or any Order in Council, shall cause it to be supplied with requisite food and water during its detention; and the expenses incurred by him in respect thereof may be recovered from the person having charge of the animal, horse, ass, or mule, or from its owner, by proceedings in any court of competent jurisdiction.

* These Articles have been revoked so far as they relate to Pleuro-Pneumonia by the Pleuro-Pneumonia (Ireland) Order of 1890. See page 57. Article 136 has also been revoked so far as it relates to Glanders by the Glanders or Farcy (Ireland) Order of 1893. See page 78.
† See Article 16 of the Anthrax (Ireland) Order of 1893, and Article 19 of the Glanders or Farcy (Ireland) Order of 1893, pages 75 and 78, as to ascertainment of value of animals slaughtered under those Orders.

Notice to Privy Council as to Inspectors.

138. Whenever a Veterinary Inspector or an Inspector of a Local Authority is appointed, or there is any change in the name or address or district of a Veterinary Inspector or Inspectors, the Local Authority shall forthwith report the same to the Privy Council.

CHAPTER 36.—MISCELLANEOUS.

Report to Privy Council of Declaration of Freedom from Disease.

139. A Local Authority declaring by order a place to be free from disease shall forthwith report to the Privy Council the fact of such declaration having been made.

Withholding of Compensation.

140. A Local Authority before determining, under paragraph (7.) of Section thirty of the Act of 1878, to withhold, either wholly or partially, compensation or other payment in respect of an animal slaughtered by their order, shall give to the owner of the animal an opportunity of making representations to them respecting the facts and circumstances of the case, and shall consider the same.

Ascertainment of Value for Compensation.‡

141.—(1.) Where, in Ireland, an animal is slaughtered by order of a Local Authority, they shall within six days after the slaughter give to the owner of the animal notice in writing of the valuation thereof made by their Inspector.

(2.) If the owner does not within six days after the receipt of that notice give to the Local Authority, or their Inspector or other officer, a counter-notice in writing, stating to the effect that he disputes the valuation made by the Local Authority, the compensation shall be paid on that valuation.

(3.) If the Local Authority fail to give such a notice, or if the owner gives such a counter-notice, as aforesaid, then the question of the value of the animal shall by virtue of this Order stand referred to the arbitration of a single arbitrator, who shall make his award ready for delivery within seven days after he is appointed; and the provisions of The Common Law Procedure Amendment Act (Ireland), 1856, shall apply to the reference and arbitration.

(4.) If, on the arbitration, a higher valuation is awarded than the valuation made by the Local Authority, then the Local Authority shall be liable to and shall bear and pay all the expenses of the arbitration, and all costs of the owner reasonably and properly incident to the proceedings therein, and their own costs of those proceedings.

(5.) Otherwise, the Local Authority shall be liable to and shall bear and pay one-half of the expenses of the arbitration, and their own costs of the proceedings therein, but no further expenses or costs.

(6.) All such expenses and costs paid by the Local Authority shall be part of their expenses under the Act of 1878.

Record of Slaughter.

142. Every Local Authority shall keep in the form given in the Third Schedule, or a form to the like effect, a record relative to animals slaughtered by their order, stating the particulars indicated in the form given in the said Schedule, with such variations as circumstances require; and the Clerk of such Authority shall furnish weekly a copy of such record to the Clerk of the Privy Council.

Returns of Expenditure.

143. Every Local Authority shall, at the end of each calendar month, furnish to the Chief Secretary in the form given in the Fourth Schedule, the particulars of the amount claimed by such Local Authority to be payable to its Treasurer for and in respect of such month, under the provisions of Section 84 of the Act of 1878.

Orders and Regulations of Local Authorities.

144. Every order or regulation made by a Local

Authority under any Order in Council shall be published by advertisement in a newspaper circulating in the district of the Local Authority, or in such other manner as the Local Authority consider best fitted to insure publicity for the same.

145. A Local Authority may, from time to time, by any order or regulation revoke or alter any former order or regulation made by them, under the Act of 1878 or any Order in Council.

146. Every Local Authority shall send to the Privy Council a copy of every order or regulation made by them.

147. If the Privy Council are satisfied on inquiry, with respect to any order or regulation made by a Local Authority under the Act of 1878, or under any Order in Council, that the same is of too restrictive a character, or otherwise objectionable, and direct the revocation thereof, the same shall thereupon cease to operate.

148. All orders and regulations made by a Local Authority under any former Order in Council and in force at the commencement of this Order shall, as far as the same are not varied by or inconsistent with this Order, remain in force until altered or revoked by the Local Authority.

Printed Documents and Forms.

149. Except where otherwise provided for in any Order in Council, a Local Authority shall provide and supply, without charge, printed copies of documents or forms requisite under the Act of 1878 or any Order in Council.

Given at the Council Chamber, Dublin Castle, this
31st day of May, 1880.

MONCK. R. DEASY. ROBT. R. WARREN.
EDWARD SULLIVAN, M.R. R. DOWSE.
HENRY ORMSBY. GERALD FITZGIBBON, JR.

THE FIRST SCHEDULE.

Forms for Use by an Inspector.

(1.)*

Declaration of Disease.

The Contagious Diseases (Animals) Act, 1878.

I, A.B. of , the Inspector appointed by the Local Authority for the Poor Law Union of , hereby declare that I have this day found cattle-plague [or pleuro pneumonia, or foot-and-mouth disease, or sheep-pox, or swine-fever] to exist in the following cow-shed, field, [or shed, or pig-sty,] or other place, (that is to say,) [here describe the place where the disease is found].

Dated this day of , 18 .
(Signed) A.B.

(2.)

Notice of Declaration (No. 1) to Occupier in Cattle-Plague.

The Contagious Diseases (Animals) Act, 1878.

To C.D. of

I, A.B. of , the Inspector appointed by the Local Authority for the Poor Law Union of , hereby give you notice, as the occupier of the following cow-shed, field, or other place, (that is to say,) [here describe the place where the disease is found] that I have made a declaration, a copy whereof is indorsed on this notice [copy of declaration (No. 1) as filled up and signed to be indorsed], and that in consequence thereof the cow-shed, field, or other place aforesaid, with all lands and buildings contiguous thereto in your occupation, have become and are a place infected with cattle-plague, and that the same will continue to be a place so infected until the determination and declaration relative thereto of the Privy Council.

Dated this day of , 18 .
(Signed) A.B.

(3.)*

Notice of Declaration (No. 1) to Occupier in Pleuro-Pneumonia.

The Contagious Diseases (Animals) Act, 1878.

To C.D. of

I, A.B. of , the Inspector appointed by the Local Authority for the Poor Law Union of hereby give you notice, as the occupier of the following cow-shed, field, or other place, (that is to say,) [here describe the place where the disease is found] that I have made a declaration, a copy whereof is indorsed on this notice [copy of declaration (No. 1) as filled up and signed to be indorsed], and that in consequence thereof the cow-shed, field, or other place aforesaid has become and is a place infected with pleuro-pneumonia, and that the same will continue to be a place so infected until the determination and declaration of the Local Authority.

Dated this day of , 18 .
(Signed) A.B.

(4.)

Notice of Declaration (No. 1) to Occupier in Foot-and-Mouth Disease.

The Contagious Diseases (Animals) Act, 1878

To C.D. of

I, A.B. of , the Inspector appointed by the Local Authority for the Poor Law Union of hereby give you notice, as the occupier of the following cow-shed, field, or other place, (that is to say,) [here describe the place where the disease is found] that I have made a declaration, a copy whereof is indorsed on this notice [copy of declaration (No. 1) filled up and signed to be indorsed], and that in consequence thereof the cow-shed, field, or other place aforesaid has become and is a place infected with foot-and-mouth disease, and that the same will continue to be a place so infected until the determination and declaration of the Local Authority.

Dated this day of , 18 .
(Signed) A.B.

(5.)

Notice of Declaration (No. 1) to Occupier in Sheep-pox.

The Contagious Diseases (Animals) Act, 1878.

To C.D. of

I, A.B. of , the Inspector appointed by the Local Authority for the Poor Law Union of hereby give you notice, as the occupier of the following shed, field, or other place, (that is to say,) [here describe the place where the disease is found] that I have made a declaration, a copy whereof is indorsed on this notice [copy of declaration (No. 1) as filled up and signed to be indorsed], and that in consequence thereof the shed, field, or other place aforesaid has become and is a place infected with sheep-pox, and that the same will continue to be a place so infected until the determination and declaration of the Local Authority.

Dated this day of , 18 .
(Signed) A.B.

(6.)

Notice of Declaration (No. 1) to Occupier in Swine Fever.

The Contagious Diseases (Animals) Act, 1878.

To C.D. of

I, A.B. of , the Inspector appointed by the Local Authority for the Poor Law Union of hereby give you notice, as the occupier of the following pig-sty, shed, or other place, (that is to say,) [here describe the place where the disease is found] that I

* These forms have been revoked so far as regards Pleuro-Pneumonia by the Pleuro-Pneumonia (Ireland) Order of 1890, page 57.

have made a declaration, a copy whereof is indorsed on this notice [*copy of declaration (No. 1) as filled up and signed to be indorsed*], and that in consequence thereof the pig-sty, shed, or other place aforesaid has become and is a place infected with swine-fever, and that the same will continue to be a place so infected until the determination and declaration of the Local Authority.

Dated this day of , 18 .
(Signed) A.B.

(7.)

Notice of Declaration (No. 1) to Adjoining Occupiers in Cattle Plague.

The Contagious Diseases (Animals) Act, 1878.
To E.F. of

I, A.B. of , the Inspector appointed by the Local Authority for the Poor Law Union of , hereby give you notice that I have made a declaration, a copy whereof is indorsed on this notice [*copy of declaration (No. 1) as filled up and signed to be indorsed*], and that in consequence thereof the cow-shed, field, or other place therein described, with all lands and buildings contiguous thereto in the same occupation, have become and are a place infected with cattle-plague, and the same will continue to be a place so infected until the determination and declaration relative thereto of the Privy Council. And I hereby require you, as an occupier of lands and buildings, part [*or the whole*] whereof lies within one mile from that cow-

shed, field, or other place, to take notice that in consequence of the declaration aforesaid the rules of the said Act with respect to places infected with cattle-plague will, until such determination and declaration of the Privy Council as aforesaid, apply and have effect to and in respect of the lands and buildings of which you are occupier as if the same were actually within the limits of the place so infected.

Dated this day of , 18 .
(Signed) A.B.

(8.)

Notice of Declaration (No. 1) to Adjoining Occupiers of Contiguous Lands in Foot-and-Mouth Disease.

The Contagious Diseases (Animals) Act, 1878.
To E.F. of

I, A.B. of , the Inspector appointed by the Local Authority for the Poor Law Union of , hereby give you notice that I have made a declaration, a copy whereof is indorsed on this notice [*copy of declaration (No. 1), as filled up and signed to be indorsed*], and that in consequence thereof the cow-shed, field, or other place therein described, has become and is a place infected with foot-and-mouth disease, and the same will continue to be a place so infected until the determination and declaration relative thereto of the Local Authority.

Dated this day of , 18 .
(Signed) A.B.

*Forms of Movement Licence.**

(1.)

Movement of Animals to a Slaughter-House out of a Place infected with Pleuro-pneumonia or Foot-and-Mouth Disease.

* No. .

Licence granted on the Certificate of

Veterinary Inspector, for removal of animals out of the place infected with (a)

at

to the slaughter-house at

in charge of

No. of animals

Description

(Signed)

(Dated)

This Licence is available for 12 hours from (b) o'clock this day.

* This number must correspond with that on the Licence.

This counterfoil is to be retained by the person granting the Licence.

Caution.—Persons acting without the above licence where such is necessary, or acting thereon after such licence has expired, or counterfeiting, fabricating, or altering or obtaining or endeavouring to obtain by means of a false pretence, or granting or issuing a licence knowing the same to be false in any respect, or committing other offences with respect to licences are liable, under The Contagious Diseases (Animals) Act, 1878, to fine and imprisonment.

* See new forms of Movement Licence in Pleuro-Pneumonia given in the Second Schedule to the Pleuro-Pneumonia (Ireland) Order of 1890 (page 62).

THE CONTAGIOUS DISEASES (ANIMALS) ACT, 1878.

* No. .

I, G.H. of , being a member of the Local Authority, [*or being a person appointed by the Local Authority of the Poor Law Union of to grant licences for the removal of animals out of places infected with pleuro-pneumonia or foot-and-mouth disease,*] the accompanying certificate of a Veterinary Inspector having been produced to me certifying that the under-mentioned animals are not affected with (a) , hereby license the removal out of the under-mentioned infected place of those animals to the under-mentioned slaughter-house for the purpose of being there forthwith slaughtered.

If the animals are to be moved into the district of another Local Authority, there is requisite a licence of that other Local Authority indorsed on or referring to this licence. The animals moved hereunder must be moved to the under-mentioned slaughter-house under the direction and in charge of an Inspector or other officer of the Local Authority out of whose district they are moved, who must enforce and superintend the immediate slaughter there of the animals.

Description of the Infected Place.	Number and Description of the Animals to be moved.	Slaughter-house to which the Animals are to be moved for slaughter.	Name and Address of the Inspector or other Officer of the Local Authority in whose charge the Animals are to be moved.

This Licence is available for 12 hours from (b) o'clock this day, and no longer.

(Signed) _____

(Address) _____

Dated this day of , 18 .

* This number must correspond with that on the counterfoil.

(a) Pleuro-pneumonia or foot-and-mouth disease, as the case may be.

(b) The time of the granting of the licence to be filled in.

Caution.—Persons acting without the above licence where such is necessary, or acting thereon after such licence has expired, or counterfeiting, fabricating, or altering, or obtaining or endeavouring to obtain by means of a false pretence, or granting or issuing a licence knowing the same to be false in any respect, or committing other offences with respect to licences are liable, under The Contagious Diseases (Animals) Act, 1878, to fine and imprisonment.

(2).*

Movement of Animals to a Place for purposes of Feeding, or other ordinary purposes connected with the Breeding of Animals, or for the purpose of Isolation, out of a Place infected with Pleuro-Pneumonia or Foot-and-Mouth Disease.

* No.

Licence granted on the Certificate of

Veterinary Inspector, for removal of animals out of the place infected with (a)
at

to (d)
at

for the purpose of (b)

No. of Animals

Description

(Signed)

(Dated)

This Licence is available for days.

Conditions indorsed on licence (c)

* This number must correspond with that on the licence.

This counterfoil is to be retained by the person granting the licence.

Caution.—Persons acting without the above licence where such is necessary, or acting thereon after such licence has expired, or counterfeiting, fabricating, or altering, or obtaining or endeavouring to obtain by means of a false pretence, or granting or issuing a licence knowing the same to be false in any respect, or committing other offences with respect to licences are liable, under The Contagious Diseases (Animals) Act, 1878, to fine and imprisonment.

THE CONTAGIOUS DISEASES (ANIMALS) ACT, 1878.

* No.

I, G. H. of , being a member of the Local Authority, [or being a person appointed by the Local Authority of the Poor Law Union of to grant licences for the removal of animals out of places infected with pleuro-pneumonia or foot-and-mouth disease,] the accompanying certificate of a Veterinary Inspector having been produced to me certifying that the under-mentioned animals are not affected with (a) and that, in his opinion, it is necessary that those animals should be moved out of the under-mentioned infected place for the purpose of (b) , hereby license the removal of those animals out of that infected place to the under-mentioned place or premises for that purpose.

If the animals are to be moved into the district of another Local Authority, there is requisite a licence of that other Local Authority indorsed on or referring to this licence.

The animals moved hereunder must be moved under the direction and in charge of an Inspector or other officer of the Local Authority appointed in that behalf. The conditions on which the movement and keeping of the said animals are allowed are indorsed on this licence (c).

Description of the Infected Place.	Number and Description of the Animals to be moved.	Description of the Place or Premises to which the Animals are to be moved.	Name and Address of the Person to whom the Animals are to be moved (d).

This Licence is available for (e) days, including the day of the date hereof, and no longer.

(Signed) _____

(Address) _____

Dated this day of , 18 .

No Animal can be taken to a market, fair, sale-yard, or place of exhibition with this Licence.

* This number must correspond with that on the counterfoil.

(a) Pleuro-pneumonia or foot-and-mouth disease, as the case may be.

(b) Feeding, or other ordinary purposes connected with the breeding of animals, or for the purpose of isolation, as the case may be.

(c) The conditions on which the movement and keeping are allowed to be indorsed on this licence by the person granting the same.

(d) The name and address of the person to whom the animals are to be moved to be inserted.

(e) To be filled up in words.

Caution.—Persons acting without the above licence where such is necessary, or acting thereon after such licence has expired, or counterfeiting, fabricating, or altering, or obtaining or endeavouring to obtain by means of a false pretence, or granting or issuing a licence knowing the same to be false in any respect, or committing other offences with respect to licences are liable, under The Contagious Diseases (Animals) Act, 1878, to fine and imprisonment.

(3).*

Movement of Animals in or into an Area infected with Pleuro-Pneumonia or Foot-and-Mouth Disease.

THE CONTAGIOUS DISEASES (ANIMALS) ACT, 1878.

* No.

Licence granted on the Certificate of

Veterinary Inspector, for removal of animals to

within the area infected with (a)

at

No. of animals

Description

(Signed)

(Dated)

This Licence is available for days.

* This number must correspond with that on the licence.

This counterfoil is to be retained by the person granting the licence.

Caution.—Persons acting without the above licence where such is necessary, or acting thereon after such licence has expired, or counterfeiting, fabricating, or altering, or obtaining or endeavouring to obtain by means of a false pretence, or granting or issuing a licence knowing the same to be false in any respect, or committing other offences with respect to licences are liable, under The Contagious Diseases (Animals) Act, 1878, to fine and imprisonment.

* See new forms of Movement Licence in Pleuro-Pneumonia, given in the Second Schedule to the Pleuro-Pneumonia (Ireland) Order of 1890 (page 62).

* No.

I, G. H. of , being a member of the Local Authority [or being a person appointed by the Local Authority of the Poor Law Union of to grant licences for the removal of animals in or into areas infected with pleuro-pneumonia or foot-and-mouth disease,] the accompanying certificate of a Veterinary Inspector having been produced to me certifying that the under-mentioned animals are not affected with (a) and have not, to the best of his knowledge and belief, been exposed to the infection of (a) , hereby license the removal of those animals to the under-mentioned place or premises, such place or premises being within an area infected with (a) but not being within a place infected with (a)

If the animals are to be moved out of the district of another Local Authority this licence must be granted by the Local Authority out of whose district the animals are to be moved; and there is also requisite a licence of the Local Authority of the district where the place or premises to which the animals are to be moved are situate indorsed on or referring to this licence.

Number and Description of the Animals to be moved.	Name and Address of the Owner of the Animals, or his or her Agent.	Name and Description of the Place or Premises to which the Animals are to be moved.

This Licence is available for (b) days, including the day of the date hereof and no longer.

(Signed) _____

(Address) _____

Dated this day of , 18 .

* This number must correspond with that on the counterfoil.

(a) Pleuro-Pneumonia or foot-and-mouth disease, as the case may be.

(b) To be filled up in words.

Caution.—Persons acting without the above licence where such is necessary, or acting thereon after such licence has expired, or counterfeiting, fabricating, or altering, or obtaining or endeavouring to obtain by means of a false pretence, or granting or issuing a licence knowing the same to be false in any respect, or committing other offences with respect to licences are liable, under The Contagious Diseases (Animals) Act, 1878, to fine and imprisonment.

(4.)*

Movement of Animals out of an Area infected with Pleuro-Pneumonia or Foot-and-Mouth Disease.

* No. .

Licence granted on the Certificate of

Veterinary Inspector, for removal of animals out of the area infected with (a)

at

to (b)

at

No. of Animals

Description

(Signed)

(Dated)

This Licence is available for days.

* This number must correspond with that on the Licence.

This counterfoil is to be retained by the person granting the licence.

Caution.—Persons acting without the above licence where such is necessary, or acting thereon after such licence has expired, or counterfeiting, fabricating, or altering, or obtaining or endeavouring to obtain by means of a false pretence, or granting or issuing a licence knowing the same to be false in any respect, or committing other offences with respect to licences are liable, under The Contagious Diseases (Animals) Act, 1878, to fine and imprisonment.

THE CONTAGIOUS DISEASES (ANIMALS) ACT, 1878.

* No. .

I, G. H. of , being a member of the Local Authority, [or being a person appointed by the Local Authority of the Poor Law Union of to grant licences for the removal of animals out of areas infected with pleuro-pneumonia or foot-and-mouth disease,] the accompanying certificate of a Veterinary Inspector having been produced to me certifying that the under-mentioned animals are not affected with (a) , and have not, to the best of his knowledge and belief, been exposed to the infection of (a) , and having satisfied myself that the place where the animals are is not comprised within a place infected with (a) hereby license the removal of those animals out of the under-mentioned infected area to the under-mentioned place or premises.

If the animals are to be moved into the district of another Local Authority, there is requisite a licence of that other Local Authority indorsed on or referring to this licence.

Description of the Infected Area.	Number and Description of the Animals to be moved.	Description of the Place or Premises to which the Animals are to be moved.	Name and Address of the person to whom the Animals are to be moved (b).

This Licence is available for (c) days, including the day of the date hereof, and no longer.

(Signed) _____

(Address) _____

Dated this day of , 18 .

(a) Pleuro-pneumonia, or foot-and-mouth disease, as the case may be.

(b) The name and address of the person to whom the animals are to be moved to be inserted.

(c) To be filled up in words.

Caution.—Persons acting without the above licence where such is necessary, or acting thereon after such licence has expired, or counterfeiting, fabricating, or altering, or obtaining or endeavouring to obtain by means of a false pretence, or granting or issuing a licence knowing the same to be false in any respect or committing other offences with respect to licences are liable, under The Contagious Diseases (Animals) Act, 1878, to fine and imprisonment.

(5.)*

Movement to a Slaughter-House of Cattle seized as having been found affected with Pleuro-Pneumonia in a Market, Railway Station, Grazing-Park, or other like Place, or during Transit.

* No. .

Licence to remove cattle affected with pleuro-pneumonia, the same having been seized while (a)

at

to the slaughter-house at

No. of cattle

Description

(Signed)

(Dated)

This Licence is available for 12 hours from (b) o'clock this day.

* This number must correspond with that on the licence.

This counterfoil is to be retained by the person granting the licence.

Caution.—Persons acting without the above licence where such is necessary, or acting thereon after such licence has expired, or counterfeiting, fabricating, or altering, or obtaining, or endeavouring to obtain by means of a false pretence, or granting or issuing a licence knowing the same to be false in any respect, or committing other offences with respect to licences are liable, under The Contagious Diseases (Animals) Act, 1878, to fine and imprisonment.

THE CONTAGIOUS DISEASES (ANIMALS) ACT, 1878.

* No. .

I, A.B. of , the Inspector appointed by , being the Local Authority for the Poor Law Union of , and authorized to grant Licences in this behalf, having found the under-mentioned cattle to be affected with pleuro-pneumonia while (a) , and having seized the same, do hereby license their removal to the under-mentioned slaughter-house, such slaughter-house being the nearest available, for the purpose of being there forthwith slaughtered.

If the cattle are to be moved into the district of another Local Authority, there is requisite a licence of that other Local Authority indorsed on or referring to this licence.

The cattle moved hereunder must be moved to the under-mentioned slaughter-house under the direction and in charge of an Inspector or other officer of the Local Authority out of whose district they are moved, who must enforce and superintend the immediate slaughter there of the cattle.

Number and Description of the Cattle to be moved.	Slaughter-House to which the Cattle are to be moved for slaughter.	Place at which and Circumstances under which the Cattle were seized.

This Licence is available for 12 hours from (b) o'clock this day, and no longer.

(Signed) _____

(Address) _____

Dated this day of , 18

* This number must correspond with that on the counterfoil.

(a) Exposed for sale or exhibited in a market, fair, sale-yard, place of exhibition, or other place; or placed in a lair or other place before exposure for sale; or being in or on a landing-place or wharf or railway station or other place during transit; or in course of being moved by land or by water; or being on common or uninclosed land; or being in cow-shed, field, yard, farm, park, or other place wherein animals of different owners are taken in for shelter, or for rest, or for grazing, or for any other purpose; or being in any other place not in the possession or occupation or under the control of the owner of the cattle, as the case may be.

(b) The time of the granting of the licence to be filled in.

Caution.—Persons acting without the above licence where such is necessary, or acting thereon after such licence has expired, or counterfeiting, fabricating, or altering, or obtaining, or endeavouring to obtain by means of a false pretence, or granting or issuing a licence knowing the same to be false in any respect, or committing other offences with respect to licences are liable, under The Contagious Diseases (Animals) Act, 1878 to fine and imprisonment.

* See new forms of Movement Licence in Pleuro-Pneumonia given in the Second Schedule to the Pleuro-Pneumonia (Ireland) Order 1890 (page 62).

(6.)

Movement to a Slaughter-House of Animals seized as having been found affected with Foot-and-Mouth Disease in a Market, Railway Station, Grazing-Park, or other like Place, or during Transit.

* No. .

Licence to remove animals affected with foot-and-mouth disease, the same having been seized while (a)

at

to the slaughter-house at

No. of Animals

Description

(Signed)

(Dated)

This licence is available for 12 hours from (b) o'clock this day.

* This number must correspond with that on the licence.

This counterfoil is to be retained by the person granting the licence.

Caution.—Persons acting without the above licence where such is necessary, or acting thereon after such licence has expired, or counterfeiting, fabricating, or altering, or obtaining or endeavouring to obtain by means of a false pretence, or granting or issuing a licence knowing the same to be false in any respect, or committing other offences with respect to licences are liable, under The Contagious Diseases (Animals) Act, 1878, to fine and imprisonment.

THE CONTAGIOUS DISEASES (ANIMALS) ACT, 1878.

* No. .

I, A. B. of , the Inspector appointed by being the Local Authority for the Poor Law Union of , and authorized to grant Licences in this behalf, having found the under-mentioned animals to be affected with foot-and-mouth disease while (a) , and having seized the same, do hereby license their removal to the under-mentioned slaughter-house, such slaughter-house being the nearest available, for the purpose of being there forthwith slaughtered.

Number and Description of the Animals to be moved.	Slaughter-House to which the Animals are to be moved for slaughter.	Place at which and Circumstances under which the Animals were seized.

This Licence is available for 12 hours from (b) o'clock this day, and no longer.

(Signed)_____

(Address)_____

Dated this day of , 18 .

* This number must correspond with that on the counterfoil.

(a) Exposed for sale or exhibited in a market, fair, sale-yard, place of exhibition, or other place ; or placed in a lair or other place before exposure for sale ; or being in or on a landing-place or wharf or railway station or other place during transit ; or in course of being moved by land or by water ; or being on common or uninclosed land ; or being in a cow-shed, field, yard, sty, farm, park, or other place wherein animals of different owners are taken in for shelter, or for rest, or for grazing, or for any other purpose ; or being in any other place not in the possession or occupation or under the control of the owner of the animal, as the case may be.

(b) The time of the granting of the licence to be filled in.

Caution.—Persons acting without the above licence where such is necessary, or acting thereon after such licence has expired, or counterfeiting, fabricating, or altering, or obtaining or endeavouring to obtain by means of a false pretence, or granting or issuing a licence knowing the same to be false in any respect, or committing other offences with respect to licences are liable, under The Contagious Diseases (Animals) Act, 1878, to fine and imprisonment.

(7.)

Movement to a Slaughter-House of Swine seized as having been found affected with Swine-Fever in a Market, Railway Station, Grazing-Park, or other like Place, or during Transit.

* No. .

Licence to remove swine affected with swine-fever, the same having been seized while (a)

at

to the slaughter-house at

No. of Swine

Description

(Signed)

(Dated)

This Licence is available for 12 hours from (b) o'clock this day.

* This number must correspond with that on the licence.

This counterfoil is to be retained by the person granting the licence.

Caution.—Persons acting without the above licence where such is necessary, or acting thereon after such licence has expired, or counterfeiting, fabricating, or altering, or obtaining or endeavouring to obtain by means of a false pretence, or granting or issuing a licence knowing the same to be false in any respect, or committing other offences with respect to licences are liable under The Contagious Diseases (Animals) Act, 1878, to fine and imprisonment.

THE CONTAGIOUS DISEASES (ANIMALS) ACT, 1878.

* No. .

I, A. B. of , the Inspector appointed by being the Local Authority for the Poor Law Union of and authorized to grant Licences in this behalf, having found the under-mentioned swine to be affected with swine-fever while (a) and having seized the same, do hereby license their removal to the under-mentioned slaughter-house, such slaughter-house being the nearest available, for the purpose of being there forthwith slaughtered.

If the swine are to be moved into the district of another Local Authority, there is requisite a licence of that other Local Authority indorsed on or referring to this licence.

The swine moved hereunder must be moved to the under-mentioned slaughter-house under the direction and in charge of an Inspector or other officer of the Local Authority out of whose district they are moved, who must enforce and superintend the immediate slaughter there of the swine.

Number and Description of the Swine to be moved.	Slaughter-House to which the Swine are to be moved for slaughter.	Place at which and Circumstances under which the Swine were seized.

This Licence is available for 12 hours from (b) o'clock this day, and no longer

(Signed)_____

(Address)_____

Dated this day of , 18 .

* This number must correspond with that on the counterfoil.

(a) Exposed for sale or exhibited in a market, fair, sale-yard, place of exhibition, or other place ; or placed in a lair or other place before exposure for sale ; or being in or on a landing-place or wharf or railway station or other place during transit ; or in course of being moved by land or by water ; or being on common or uninclosed land ; or being in a shed, field, yard, sty, farm, park, or other place wherein animals of different owners are taken in for shelter, or for rest, or for any other purpose ; or being in any other place not in the possession or occupation or under the control of the owner of the swine, as the case may be.

(b) The time of the granting of the licence to be filled in.

Caution.—Persons acting without the above licence where such is necessary, or acting thereon after such licence has expired, or counterfeiting, fabricating, or altering, or obtaining or endeavouring to obtain by means of a false pretence, or granting or issuing a licence knowing the same to be false in any respect, or committing other offences with respect to licences are liable, under The Contagious Diseases (Animals) Act, 1878, to fine and imprisonment.

(8.)

Movement to a Slaughter-House or Horse-Slaughterer's or Knacker's Yard of Suspected Animals, Horses, Asses, or Mules, that have been seized in consequence of being illegally moved or exposed.

THE CONTAGIOUS DISEASES (ANIMALS) ACT, 1878.

* No.

Licence to remove suspected animals, horses, asses, or mules, the same having been seized while (b)

to the (c)

at

No. of Animals, Horses, Asses, or Mules

* No.

I, A.B. of , the Inspector appointed by being the Local Authority for the Poor Law Union, of , and authorized to grant Licences in this behalf, having seized the under-mentioned suspected (a) , while (b) , do hereby license their removal to the under-mentioned (c) , such (c) being the nearest available, for the purpose of being there forthwith slaughtered.

If the animals, horses, asses, or mules, are to be moved into the district of another Local Authority, there is requisite a licence of that other Local Authority indorsed on or referring to this licence.

The animals, horses, asses, or mules moved hereunder must be moved to the under-mentioned slaughter-house or horse-slaughterer's or knacker's yard under the direction and in charge of an Inspector or other officer of the Local Authority out of whose district they are moved, who must enforce and superintend the immediate slaughter there of the animals, horses, asses, or mules.

Description

(Signed)

(Dated)

Number and Description of the Animals, Horses, Asses, or Mules to be moved.	Slaughter-House or Horse-Slaughterer's or Knacker's Yard to which the Animals, Horses, Asses, or Mules are to be moved for slaughter.	Place at which and Circumstances under which the Animals, Horses, Asses, or Mules were seized.

This Licence is available for 12 hours from (d) o'clock this day.

This Licence is available for 12 hours from (d) o'clock this day, and no longer.

(Signed)_____

(Address)_____

* This number must correspond with that on the Licence.

This counterfoil is to be retained by the person granting the Licence.

Caution. — Persons acting without the above licence where such is necessary, or acting thereon after such licence has expired, or counterfeiting, fabricating, or altering, or obtaining or endeavouring to obtain by means of a false pretence, or granting or issuing a licence knowing the same to be false in any respect, or committing other offences with respect to licences are liable under The Contagious Diseases (Animals) Act, 1878, to fine and imprisonment.

* This number must correspond with that on the counterfoil.

(a) Animals, or Horses, or Asses, or Mules, as the case may be.

(b) Exposed in a market, or fair, or in a sale yard, or other public or private place where animals or horses are commonly exposed for sale; or in a lair or other place adjacent to or connected with a market or a fair, or where animals or horses are commonly placed before exposure for sale; or being carried on a railway, canal, river, or inland navigation, or in a coasting vessel; or being carried, led, or driven on a highway or thoroughfare, or on common or uninclosed land, or in a field or place insufficiently fenced, or in a field adjoining a highway not so fenced or situated so that animals therein cannot in any manner come in contact with animals passing along that highway or grazing on the sides thereof; or grazing on pasture being on the sides of a highway, as the case may be.

(c) Slaughter-house or horse-slaughterer's or knacker's yard, as the case may be.

(d) The time of the granting of the licence to be filled in.

Caution. — Persons acting without the above licence where such is necessary, or acting thereon after such licence has expired, or counterfeiting, fabricating, or altering, or obtaining or endeavouring to obtain by means of a false pretence, or granting or issuing a licence knowing the same to be false in any respect, or committing other offences with respect to licences are liable, under The Contagious Diseases (Animals) Act, 1878, to fine and imprisonment.

THE SECOND SCHEDULE.

FORM FOR USE BY INSPECTORS UNDER ARTICLE 132 OF THE ORDER.
CONTAGIOUS DISEASES (ANIMALS) ACT, 1878.

DESCRIPTION OF LOCALITY.

Poor Law Union of _____ Electoral Division of _____

Townland of _____ Constabulary District of _____

DESCRIPTION OF FARM.

Name of Occupier _____ Extent of Farm _____ Number of Animals affected _____

RECORD of each Head of Cattle ordered to be Slaughtered or Reserved for Observation and Treatment pursuant to Directions under the 30th Section of the Act of 1878.

Date of the Order for slaughter by the Local Authority.	Date of the Execution of the Order for slaughter.	Name of Premises on which the affected Animal was found, and of the Parish in which situated.	Name and Address of the Owner of the Animal.	Description of the Animal, whether Cattle, or Horse, or Sheep, or all other particulars.	Age.	State Disease, if diseased, or whether slaughtered by reason of having been in contact with Diseased Animals.	Whether ordered to be Buried or not.	Value of the Animal, if diseased, immediately before it was affected.	Value of Animal, if not diseased, immediately before it was slaughtered.	Date of Valuation.	Whether value ascertained by Inspector or by Arbitration.	If Value ascertained by Arbitration, Names of Arbitrators.	Witness to the Slaughtering.	Amount of Compensation to be given to Owner for each Animal Slaughtered or Reserved for Observation and Treatment.
								£ s. d.	£ s. d.					£ s. d.

Of the above Animals the following were reserved for observation and treatment by direction of the Privy Council.

I, _____ the Inspector appointed under the above-named Act, do hereby declare that the statements contained in this Return are correct.

Date, _____ Inspector.

ORDERS IN COUNCIL.

THE FOURTH SCHEDULE.

Poor Law Union of _____ The Contagious Diseases (Animals) Act, 1878.
LIST OF PAYMENTS made by the Board of Guardians of the above Union during the Month of _____ 18____, as Com-
pensation to Owners of Slaughtered Cattle, and Remuneration to Inspector and other Officers under the provisions of "The Contagious
Diseases (Animals) Act, 1878," and the Orders made thereunder.

1.	2.	3.		4.							5.	6.	7.	8.			9.		
Date of Order for Payment.	Date of Execution of Order for Slaughter.	Name and Address of Owner of Slaughtered Animal.		Description of Animal.							Amount of Compensation actually paid by the Guardians to the Owner.	Amount, if any, realized by Guardians by disposal of Carcass.	Net Expenditure of the Guardians (being the difference between the sums set forth in the two previous columns).	Amount claimed by the Guardians from the General Cattle Diseases Fund (being half the amount set forth in Column 7, or the whole in any case in which it can be claimed under Sec. 84 of the Act).			Remuneration and Allowances to Inspector and other Officers.		
		Name.	Address.	Bull.	Cow.	Ox.	Heifer.	Calf.	Sheep.	£				s.	d.				

We certify the above to be correct, and that the several Sums ordered to be paid as Compensation, and as Remuneration to the Inspector and other Officers, have been actually paid.

To _____ Chairman of the Board of Guardians.
The Chief or Under Secretary, Clerk of the Union.
Dublin Castle. _____ Date.

(a) THE FIFTH SCHEDULE.—FORM I.

FORM OF APPLICATION FOR CERTIFICATE OF HEALTH AND LICENCE FOR THE REMOVAL OF ANIMALS FOR EXPORTATION.

Application is hereby made for a Certificate of Health and a Licence to remove the Animal or Animals (as the case may be) described in the subjoined Schedule, for exportation from the Port of _____ in Ireland, to the Port of _____ in Great Britain.

SCHEDULE.

Description of Animals.	Number of Animals.		Name and Address of Owner or Owners of Animal or Animals.	Observations.
	In Writing.	In Figures.		
Cattle, . . .				
Sheep, . . .				
Swine, . . .				
Goats, . . .				
Ruminant Animals not described as above.				
Total No. of Animals, .				

Signature of Applicant _____

Residence _____

Dated this the _____ day of _____ 18____

To the Licensing Officer in Charge in behalf of the Veterinary Department at the above-named Port in Ireland.

FORM II.—CERTIFICATE OF HEALTH.

(To be annexed to Form I.)

No. _____

Port of _____

_____ day of _____ 18____

I, being appointed by the Lord Lieutenant as an Inspector at the above named Port in Ireland, have

(a.) See The Animals Ireland (Amendment) Order of 1886, page 48, by which an amended Schedule is provided.

examined the Animal or each of the Animals (as the case may be) described in the above Schedule, and about being exported from the above-named Port in Ireland, to the Port of _____ in Great Britain; and I hereby certify, after due examination and inquiry, that, as far as I can ascertain, the Animal or each of the Animals (as the case may be) described in the aforesaid Schedule, is or are (as the case may be) free from disease.

Signature of Inspector _____

FORM III.—LICENCE FOR EXPORTATION.

(To be annexed to Forms I. and II.)

I, being appointed by the Lord Lieutenant for the purpose, having received the above Certificate of health that the Animal or Animals set forth in the Schedule attached thereto, is or are free from disease, do hereby license its or their removal in the Vessel hereunder set forth, on this _____ day of _____ 18____ from the Port of _____ in Ireland, to the Port of _____ in Great Britain

Signature of Licensing Officer _____

Name of Vessel _____

Name of Owner of Vessel _____

Date of Sailing _____

NOTICE.

It is provided by the 60th and 61st sections of "The Contagious Diseases (Animals) Act, 1878," that any person doing anything in contravention of an Order in Council, shall, for each such offence, be liable—

- (I.) To a penalty not exceeding Twenty Pounds; or
- (II.) If the offence is committed with respect to more than four animals, to a penalty not exceeding Five Pounds for each animal.

THE SIXTH SCHEDULE.

RAILWAY STATIONS at which WATER is to be provided for ANIMALS.

Name of Station.	Name of Railway.	Name of Station.	Name of Railway.
Abbeyleix, . . .	Waterford and Central Ireland.	Cork, . . .	Cork and Macroom.
Antrim, . . .	Belfast and Northern Counties.	Cork (Glanmire), . . .	Great Southern and Western.
Antrim, . . .	Great Northern.	Crookstown Road, . . .	Cork and Macroom.
Ardrahan, . . .	Athenry and Ennis.	Croom, . . .	Great Southern and Western.
Arklow, . . .	Dublin, Wicklow, and Wexford.	Crossdoney, . . .	Midland Great Western.
Armagh, . . .	Great Northern.	Crossgar, . . .	Belfast and County Down.
Armagh, . . .	Newry and Armagh.	Croughwell, . . .	Athenry and Ennis.
Athboy, . . .	Midland Great Western.	Crumlin, . . .	Great Northern.
Athenry, . . .	Athenry and Ennis.	Crusheen, . . .	Athenry and Ennis.
Athenry, . . .	Midland Great Western.	Cullybackey, . . .	Belfast and Northern Counties.
Athlone, . . .	Great Southern and Western.	Donamon, . . .	Midland Great Western.
Athlone, . . .	Midland Great Western.	Downpatrick, . . .	Belfast and County Down.
Athy, . . .	Great Southern and Western.	Drogheda, . . .	Great Northern.
Attanagh, . . .	Waterford and Central Ireland.	Dromod, . . .	Midland Great Western.
Aughrim, . . .	Dublin, Wicklow, and Wexford.	Dromore Road, . . .	Great Northern.
Bagnalstown, . . .	Great Southern and Western.	Drumree, . . .	Midland Great Western.
Balbriggan, . . .	Great Northern.	Dublin (Amiens-street), . . .	Great Northern.
Balla, . . .	Midland Great Western.	Dublin (King's-bridge), . . .	Great Southern and Western.
Ballaghaderin, . . .	Midland Great Western.	Dundalk, . . .	Great Northern.
Ballina, . . .	Midland Great Western.	Dundalk Store, . . .	Great Northern.
Ballinasloe, . . .	Midland Great Western.	Dundrum (Down), . . .	Belfast and County Down.
Ballinderry, . . .	Great Northern.	Dundrum (Dublin), . . .	Dublin, Wicklow, and Wexford.
Ballybay, . . .	Great Northern.	Dundrum (Co. Tipperary), . . .	Great Southern and Western.
Ballybrophy, . . .	Great Southern and Western.	Dungannon, . . .	Great Northern.
Ballyglunin, . . .	Athenry and Tuam.	Dungarvan, . . .	Waterford, Dungarvan, and Lis-
Ballyhale, . . .	Waterford and Central Ireland.		more.
Ballyhannis, . . .	Midland Great Western.	Dunleer, . . .	Great Northern.
Ballymena, . . .	Belfast and Northern Counties.	Dunmanway, . . .	West Cork.
Ballymote, . . .	Midland Great Western.	Edenderry, . . .	Midland Great Western.
Ballyragget, . . .	Waterford and Central Ireland.	Edgeworthstown, . . .	Midland Great Western.
Ballyshannon, . . .	Great Northern.	Enfield, . . .	Midland Great Western.
Ballywillan, . . .	Midland Great Western.	Ennis, . . .	Athenry and Ennis.
Ballywilliam, . . .	Great Southern and Western.	Ennis, . . .	Waterford and Limerick.
Banbridge, . . .	Great Northern.	Enniscorthy, . . .	Dublin, Wicklow, and Wexford.
Bandon, . . .	Cork and Bandon.	Enniskillen, . . .	Great Northern.
Bandon, . . .	West Cork.	Farranfore, . . .	Great Southern and Western.
Bansha, . . .	Waterford and Limerick.	Fermoy, . . .	Great Southern and Western.
Beauparc, . . .	Great Northern.	Fintona, . . .	Great Northern.
Belfast, . . .	Belfast and County Down.	Float, . . .	Midland Great Western.
Belfast, . . .	Belfast and Northern Counties.	Foxford, . . .	Midland Great Western.
Belfast, . . .	Great Northern.	Galway, . . .	Midland Great Western.
Belfast (to Scotch Sta-	Carrickfergus and Larne.	Geashill, . . .	Great Southern and Western.
tions.)		Gibbstown, . . .	Midland Great Western.
Belleek, . . .	Great Northern.	Glasslough, . . .	Great Northern.
Bieragh, . . .	Great Northern.	Gooldscross, . . .	Great Southern and Western.
Birdhill, . . .	Great Southern and Western.	Gorey, . . .	Dublin, Wicklow, and Wexford.
Birdhill, . . .	Waterford and Limerick.	Gort, . . .	Athenry and Ennis.
Borris, . . .	Great Southern and Western.	Gowran, . . .	Great Southern and Western.
Boyle, . . .	Midland Great Western.	Greenore, . . .	Dundalk, Newry, and Greenore.
Broadstone, Dublin, . . .	Midland Great Western.	Greystones, . . .	Dublin, Wicklow, and Wexford.
Bruree, . . .	Great Southern and Western.	Harcourt-street, Dublin, . . .	Dublin, Wicklow, and Wexford.
Buncrana, . . .	Londonderry and Lough Swilly.	Hazlebach, . . .	Great Southern and Western.
Bundoran, . . .	Great Northern.	Hill of Down, . . .	Midland Great Western.
Eundoran Junction, . . .	Great Northern.	Hillsborough, . . .	Great Northern.
Buttevant, . . .	Great Southern and Western.	Horseleap, . . .	Midland Great Western.
Cabra, . . .	Great Southern and Western.	Inniskeen, . . .	Great Northern.
Cahir, . . .	Waterford and Limerick.	Irvinestown, . . .	Great Northern.
Carberry, . . .	Midland Great Western.	Kanturk, . . .	Great Southern and Western.
Carlow, . . .	Great Southern and Western.	Kells, . . .	Great Northern.
Carrickfergus, . . .	Belfast and Northern Counties.	Kesh, . . .	Great Northern.
Carrickhue, . . .	Belfast and Northern Counties.	Kilcock, . . .	Midland Great Western.
Carrick-on-Shannon, . . .	Midland Great Western.	Kilberry, . . .	Great Southern and Western.
Carrick-on-Suir, . . .	Waterford and Limerick.	Kilcrea, . . .	Cork and Macroom.
Castlebar, . . .	Midland Great Western.	Kildare, . . .	Great Southern and Western.
Castlebellingham, . . .	Great Northern.	Kilkenny, . . .	Great Southern and Western.
Castleblayney, . . .	Great Northern.	Kilkenny, . . .	Waterford and Central Ireland.
Castledawson, . . .	Belfast and Northern Counties.	Killagan, . . .	Belfast and Northern Counties.
Castlereagh, . . .	Midland Great Western.	Killaloe, . . .	Waterford and Limerick.
Castletown, . . .	Midland Great Western.	Killarney, . . .	Great Southern and Western.
Castletownroche, . . .	Great Southern and Western.	Killeagh, . . .	Great Southern and Western.
Cavan, . . .	Great Northern.	Killucan, . . .	Midland Great Western.
Cavan, . . .	Midland Great Western.	Killylea, . . .	Great Northern.
Charleville, . . .	Great Southern and Western.	KilmacThomas, . . .	Waterford, Dungarvan, and
Clara, . . .	Great Southern and Western.		Lismore.
Clara, . . .	Midland Great Western.	Kilmainham Wood, . . .	Midland Great Western.
Claremorris, . . .	Midland Great Western.	Kilmallock, . . .	Great Southern and Western.
Clones, . . .	Great Northern.	Kilmessin, . . .	Midland Great Western.
Clonmel, . . .	Waterford and Limerick.	Kingscourt, . . .	Midland Great Western.
Cloughjordan, . . .	Great Southern and Western.	Kinsale, . . .	Cork and Bandon.
Coleraine, . . .	Belfast and Northern Counties.	Kinsale, . . .	Cork and Kinsale.
Comber, . . .	Belfast and County Down.	Knockcroghery, . . .	Midland Great Western.
Cookstown, . . .	Belfast and Northern Counties.	Knocklong, . . .	Great Southern and Western.
Cootehill, . . .	Great Northern.	Larne, . . .	Carrickfergus and Larne.
Cork, . . .	Cork and Bandon.	Liffey Junction, . . .	Midland Great Western.
Cork, . . .	Cork and Kinsale.	Limavady, . . .	Belfast and Northern Counties.
		Limerick, . . .	Great Southern and Western.
		Limerick, . . .	Waterford and Limerick.
		Limerick Junction, . . .	Great Southern and Western.

Name of Station.	Name of Railway.	Name of Station.	Name of Railway.
Limerick Junction, . . .	Waterford and Limerick.	Patrick's Well, . . .	Waterford and Limerick.
Lisburn,	Great Northern.	Portadown,	Great Northern.
Lismore,	Waterford, Dungarvan, and Lismore.	Portarlinton,	Great Southern and Western.
Lisnaskea,	Great Northern.	Poyntzpass,	Great Northern.
Londonderry,	Belfast and Northern Counties.	Randalstown,	Belfast and Northern Counties.
Londonderry,	Londonderry and Lough Swilly.	Rathdrum,	Dublin, Wicklow, and Wexford.
Londonderry,	Great Northern.	Rathkeale,	Rathkeale and Newcastle.
Londonderry (to Scotch Stations).	Carrickfergus and Larne.	Rathmore,	Great Southern and Western.
Longford,	Midland Great Western.	Roscommon,	Midland Great Western.
Lurgan,	Great Northern.	Roscrea,	Great Southern and Western.
Macroom,	Cork and Macroom.	Rush,	Great Northern.
Magherafelt,	Belfast and Northern Counties.	Saintfield,	Belfast and County Down.
Mallow,	Great Southern and Western.	Sallins,	Great Southern and Western.
Markethill,	Newry and Armagh.	Scarva,	Great Northern.
Maryborough,	Great Southern and Western.	Shillelagh,	Dublin, Wicklow, and Wexford.
Maynooth,	Midland Great Western.	Skibbereen,	Ilen Valley.
Midleton,	Great Southern and Western.	Skerries,	Great Northern.
Milford,	Great Southern and Western.	Sligo,	Midland Great Western.
Millstreet,	Great Southern and Western.	Strabane,	Great Northern.
Moate,	Midland Great Western.	Stradbally,	Waterford, Dungarvan, and Lismore.
Mogeely,	Great Southern and Western.	Stranorlar,	Finn Valley.
Monaghan,	Great Northern.	Streamstown,	Midland Great Western.
Monasterevan,	Great Southern and Western.	Tandragee,	Great Northern.
Moneymore,	Belfast and Northern Counties.	Templemore,	Great Southern and Western.
Mountrath,	Great Southern and Western.	Thomastown,	Waterford and Central Ireland.
Mullingar,	Midland Great Western.	Thurles,	Great Southern and Western.
Multyfarnham,	Midland Great Western.	Tinahely,	Dublin, Wicklow, and Wexford.
Navan,	Great Northern.	Tipperary,	Waterford and Limerick.
Navan,	Midland Great Western.	Toome,	Belfast and Northern Counties.
Nenagh,	Great Southern and Western.	Tralee,	Great Southern and Western.
Newbridge,	Great Southern and Western.	Trew and Moy,	Great Northern.
Newcastle (Co. Limerick)	Rathkeale and Newcastle.	Trim,	Midland Great Western.
Newry,	Newry, Warrenpoint, and Ros-trevor.	Tuam,	Athenry and Tuam.
Newry,	Newry and Armagh.	Tubber,	Athenry and Ennis.
Newry, Main Line,	Great Northern.	Tullamore,	Great Southern and Western.
Newtownards,	Belfast and County Down.	Tynan and Caledon,	Great Northern.
Newtownstewart,	Great Northern.	Victoria Bridge,	Great Northern.
Nobber,	Midland Great Western.	Virginia Road,	Great Northern.
North Wall Stations.	London and North-Western.	Warrenpoint,	Newry, Warrenpoint, and Ros-trevor.
Dublin,	Midland Great Western.	Waterford,	Waterford and Central Ireland.
Oldcastle,	Great Northern.	Waterford,	Waterford and Limerick.
Omagh,	Great Northern.	Waterford,	Waterford, Dungarvan, and Lismore.
Oranmore,	Midland Great Western.	Westport,	Midland Great Western.
Ovoca,	Dublin, Wicklow, and Wexford.	Wexford,	Dublin, Wicklow, and Wexford.
Pallas,	Waterford and Limerick.	Wicklow,	Dublin, Wicklow, and Wexford.
Parsonstown,	Great Southern and Western.	Wilkinstown,	Midland Great Western.
Patrick's Well,	Great Southern and Western.	Woodlawn,	Midland Great Western.
		Youghal,	Great Southern and Western.

By the Lords Justices and Privy Council of Ireland.

MONCK.

EDWARD SULLIVAN, M.R.

WHEREAS, by an Order dated the 20th day of June, 1881, and made by the Lord Lieutenant, by the advice of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the "Contagious Diseases (Animals) Act, 1878," it was ordered that in the said Order words should have the same meaning as in the "Contagious Diseases (Animals) Act, 1878," and that, notwithstanding anything in the Animals (Ireland) Order, from and immediately after the 1st day of July, one thousand eight hundred and eighty-one, animals brought from Spain or Portugal should not be landed in Ireland except at a foreign animals' wharf for slaughter.

Now We, the Lords Justices-General and General Governors of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in us vested under the "Contagious Diseases (Animals) Act, 1878," and of every other power enabling us in this behalf, do order, and it is hereby ordered as follows:—

- I. The said Order of the 20th day of June, 1881, is hereby revoked.

II. Notwithstanding anything in the Animals (Ireland) Order, no animal brought from Spain or Portugal shall be landed in Ireland.

III. This Order shall take effect on and from the 2nd day of November, 1881.

Given at the Council Chamber, Dublin Castle, this 10th day of October, 1881.

O'Hagan, C.

Henry Ormsby.

O'Connor Don.

FOOT-AND-MOUTH DISEASE, No. VII.

By the Lord Lieutenant and Privy Council in Ireland.

SPENCER.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and of every other power enabling Us in this behalf, do order and direct as follows:—

- I. When an Inspector duly authorized by the Lord Lieutenant affixes at, or near, any wharf, or place of

landing, within the port of Dublin, a notice to the effect that persons who have been in contact with animals, on board ship in transit to or from Great Britain, or in any part of Great Britain, on entering that wharf, or place, will be required before leaving to disinfect themselves and their clothes, then all such persons shall, on being requested, comply with the terms of that notice.

II. This order shall commence and take effect from and immediately after the 20th day of February, 1883.

Given at the Council Chamber, Dublin Castle,
the 19th day of February, 1883.

H. Law, *C.* W. H. F. Cogan.

FOOT-AND-MOUTH DISEASE, No. XIV.

By the Lord Lieutenant-General and General Governor of Ireland.

SPENCER.

WE, the Lord Lieutenant-General and General Governor of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and of every other power enabling Us in this behalf, do order and direct as follows:—

I. When an Inspector duly authorized by the Lord Lieutenant affixes at, or near, any wharf, or place of landing, within the port of Drogheda, a notice to the effect that persons who have been in contact with animals, on board ship in transit to or from Great Britain, or in any part of Great Britain, on entering that wharf, or place, will be required before leaving to disinfect themselves and their clothes, then all such persons shall, on being requested, comply with the terms of that notice.

II. This Order shall commence and take effect from and immediately after the 3rd day of March, 1883.

Given at Dublin Castle, the 28th day of
February, 1883.

By His Excellency's command,
W. S. B. KAYE.

FOOT-AND-MOUTH DISEASE, No. XVIII.

By the Lord Lieutenant-General and General Governor of Ireland.

SPENCER.

WE, the Lord Lieutenant-General and General Governor of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and of every other power enabling Us in this behalf, do order and direct as follows:—

I. When an Inspector duly authorized by the Lord Lieutenant affixes at, or near, any wharf, or place of landing, within any of the ports named in the Schedule to this Order, a notice to the effect that persons who have been in contact with animals, on board ship in transit to or from Great Britain, or in any part of Great Britain, on entering that wharf, or place, will be required before leaving to disinfect themselves and their clothes, then all such persons shall, on being requested, comply with the terms of that notice.

II. This Order shall commence and take effect from and immediately after the 6th day of March, 1883.

Given at Dublin Castle, the 2nd day of
March, 1883.

By His Excellency's command,
W. S. B. KAYE.

Schedule to above Order.

The ports of Belfast, Cork, Dundalk, Greenore, Larne, Londonderry, Portrush, Waterford, Wexford.

FOOT-AND-MOUTH DISEASE, No. XXXVI.

By the Lord Lieutenant-General and General Governor of Ireland.

SPENCER.

WE, the Lord Lieutenant-General and General Governor of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and of every other power enabling Us in this behalf, do order and direct as follows:—

I. When an Inspector duly authorized by the Lord Lieutenant affixes at, or near, any wharf, or place of landing, within the port of Newry, a notice to the effect that persons who have been in contact with animals, on board ship in transit to or from Great Britain, or in any part of Great Britain, on entering that wharf, or place, will be required before leaving to disinfect themselves and their clothes, then all such persons shall, on being requested, comply with the terms of that notice.

II. This Order shall commence and take effect from and immediately after the 19th day of March, 1883.

Given at Dublin Castle, the 14th day of
March, 1883.

By His Excellency's command,
W. S. B. KAYE.

IMPORTATION OF ANIMALS (IRELAND) ORDER, 1883, No. IV.

By the Lord Lieutenant and Privy Council in Ireland

SPENCER.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and of every other power enabling Us in this behalf, do order and direct as follows:

1. Animals brought from France shall not be landed in Ireland.
2. In this Order words have the same meaning as in "The Contagious Diseases (Animals) Act, 1878."
3. This Order shall commence and take effect from and immediately after the sixth day of April, one thousand eight hundred and eighty-three.

Given at the Council Chamber, Dublin
Castle, the 5th day of April, 1883.

W. H. F. Cogan. Thos. Steele, *Genl.*

FOOT-AND-MOUTH DISEASE, No. LXXXII.

By the Lord Lieutenant and Privy Council in
Ireland.

SPENCER.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

Commencement.

1. This Order shall take effect from and immediately after the date hereof.

Declarations.

2. Notwithstanding anything in Articles 20 and 21 (*Area infected with Foot-and-Mouth Disease*) of the Animals (Ireland) Order, a declaration such as is indicated in the form A given in the Schedule to this Order, made by the owner of the animals mentioned

in the declaration, or by his agent authorized in writing for that purpose, may be substituted for the certificate of health of a Veterinary Inspector required by those Articles to be produced as a condition precedent to the granting of a licence for the movement of animals, and the forms of licence numbered (3) and (4), given in the First Schedule to the Animals (Ireland) Order, may be varied accordingly for that purpose.

Delivery of Certificates and Declarations.

3. (a.) A movement licence is not available except when accompanied by a certificate or the declaration on which it is granted.

(b.) The person granting a movement licence under this Order shall, for the identification of each certificate or declaration produced to him, mark the same by signing his name thereon, with the date of the production thereon to him.

(c.) The person granting the licence shall deliver the certificate and the declarations or declaration produced to him, when so marked, with the licence, to the person receiving the licence from him.

Exemption from indorsement of Licences.

(See note *).

4. Articles 20 (c) and 21 (4) of the Animals (Ireland) Order, which require that the licence referring to animals moved shall, under certain circumstances, be indorsed by the Local Authority into whose district it is intended to move such animals, shall not apply to animals moved from a district outside an infected area to Dublin, either to be exposed for sale, slaughtered, or exported to Great Britain.

Regulations as to Animals brought by Rail and intended for Export and not exposed for sale within the Dublin Metropolis.

5. All fat animals intended for export and intended to be carried in railway trucks from a district outside an infected area and through the area mentioned in the Schedule to the Foot-and-Mouth Disease No. V. Order, for shipment at the North Wall, and not unloaded until their arrival at the Cabra Junction of the Great Southern and Western Railway, or the Liffey Junction of the Midland Great Western Railway, or the Harcourt-road Station of the Dublin, Wicklow, and Wexford Railway, or the Amiens-street Station of the Great Northern Railway, or the North Wall, and which said animals have not been exposed in, or have not been in the Dublin Cattle Market, or in any licensed sale-yard in the Dublin Metropolis, shall, before they are so carried, be marked as follows:—

By branding with the letter S, six inches in length, on the left side of each of the animals, with the following composition, namely:—Rosin, five parts; oil of turpentine, two parts; and blue or red ochre, one part; melted and used warm, by and at the expense of the owner, consignee, or other person exposing or in charge of the animals.

6. All such fat animals shall, upon their arrival at any of the hereinbefore-mentioned stations, be moved either direct to the port of Dublin or to a place of rest licensed for the reception of animals intended for export, and shall be exported within twenty-four hours after the day of their arrival in Dublin.

Given at the Council Chamber, Dublin Castle,
the 5th day of April, 1883.

W. H. F. Cogan, Thos. Steele, *Genl.*

SCHEDULE.

FORM A.

Declaration of Owner of Animals or his Agent.

FOOT-AND-MOUTH DISEASE.

I, A.B., of _____, in the county of _____, being the owner of the under-mentioned animals [or I, C.D., of _____, in the county of _____, being the agent authorized for this purpose by A.B., of _____, in the county of _____, the owner of the under-mentioned animals], do hereby solemnly and sincerely declare that, to the best of my knowledge and belief, each of the animals described below is not affected with foot-and-mouth disease, and has not been exposed to the infection of foot-and-mouth disease.

[Dated this _____ day of _____ 18 ____]

[To be signed] A.B.

Number and Description of Animals above referred to.

Cattle _____
Sheep _____
Goats _____
Swine _____

(Number to be expressed both in words and in figures.)

Caution (to be printed on the form).—A person making a declaration false in any material particular or obtaining or endeavouring to obtain a licence by means of a false pretence, is liable, under "The Contagious Diseases (Animals) Act, 1878," to fine and imprisonment.

FORM B.

(Article 3.)

To be printed as Indorsement on Licence.

(a.) The licence is not available except when accompanied by the certificate or declaration on which it is granted.

(b.) The person granting the licence must, for the identification of the certificate or declaration produced to him, mark the same by signing his name thereon, with the date of the production thereof to him.

(c.) The person granting the licence must deliver the certificate or declaration produced to him, when so marked, with the licence, to the person receiving the licence from him.

Caution.

Persons acting without such a licence where such a licence is necessary, or acting thereon after the licence has expired, or counterfeiting, fabricating, or altering, or obtaining or endeavouring to obtain a licence by means of a false pretence, or granting or issuing a licence knowing the same to be false in any respect, or committing other offences with respect to licences, are liable, under "The Contagious Diseases (Animals) Act, 1878," to fine and imprisonment.

The number and description of animals inserted in the licence must be the same as the number and description in the certificate or declaration on which the licence is granted.

FOOT-AND-MOUTH DISEASE, No. LXXXIII.

By the Lord Lieutenant and Privy Council in
Ireland.

SPENCER.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878,"

* Articles 4, 5, and 6, of this Order have been revoked.

and of every other power enabling Us in this behalf, do order and direct as follows :—

Short Title.

1. This Order may be cited as **THE MARKETS AND FAIRS (FOOT-AND-MOUTH DISEASE) ORDER OF 1883.**

Commencement.

2. This Order shall commence and take effect from and immediately after the 11th day of April, one thousand eight hundred and eighty-three.

Interpretation.

3. In this Order—

Animals means cattle (that is, bulls, cows, oxen, heifers, and calves), and sheep, and swine.

Fat animals means animals intended for slaughter.

Store animals means animals other than fat animals.

Public sale includes a market or fair, and any sale, whether conducted by auction or not, which is open to the public, whether on payment of entrance-money or other payment or not, whether it is held in a public place or not, and whether animals of different owners are exposed thereat or not; and includes also an exhibition.

Private sale means any sale other than a public sale.

Foot-and-mouth disease infected area means an area for the time being declared by the Lord Lieutenant or the Privy Council to be an area infected with foot-and-mouth disease.

Foot-and-mouth disease infected place means a place for the time being declared by a Local Authority or by the Lord Lieutenant or the Privy Council to be a place infected with foot-and-mouth disease.

Premises includes farm and two or more adjoining premises or farms in the same occupation.

Other terms have the same meaning as in The Animals (Ireland) Order.

Public and Private Sales.

4. No public or private sale of an animal or animals, fat or store, shall be held in the district of any Local Authority in Ireland in which there is a foot-and-mouth disease infected area, or a foot-and-mouth disease infected place, except as expressly authorized by this Order.

5. A public or private sale of animals, fat or store, may be held with a licence of the Lord Lieutenant or of the Privy Council.

6. An application for such licence shall be made in writing and signed by either—

(i.) The Clerk of the Local Authority of the district in which the sale is desired to be held, or by a

(ii.) Justice of the Peace; provided that in either case such application shall state the name of the place, townland, and parish of the poor law union in which it is intended to hold such public or private sale of an animal or animals.

7. Nothing in the foregoing provisions shall be deemed to interfere with or make a licence of the Lord Lieutenant necessary for a sale of animals being on a farm or premises not in a place infected with foot-and-mouth disease, in case the animals are not affected with foot-and-mouth disease and have been on the farm or premises not less than fourteen days before the sale.

8. This Order does not extend to Dublin metropolis (provision being made for the metropolis as regards public and private sales by the Dublin Metropolis (Foot-and-Mouth Disease) Order of 1883, and the Dublin Metropolis (Foot-and-Mouth Disease) Order of 1883, No. II.)

Offences.

9. If a public or private sale of an animal or animals, fat or store, is held in contravention of this Order or of the conditions of a licence of the Lord Lieutenant or of the Privy Council thereunder, the person or company holding the sale, and the occupier of the place or farm or premises where the sale is held, and the owner or consignee of each animal exposed thereat, and the person exposing the same thereat, and the auctioneer, if any, or other person conducting the sale, and the person, if any, taking entrance-money or other payment for admission thereto, and the purchaser thereat of any animal, such last-mentioned person or such purchaser knowing the sale to be held in contravention as aforesaid, shall, each according to and in respect of his or their own acts and defaults, be deemed guilty of an offence against the Act of 1878.

Given at the Council Chamber, Dublin Castle, the 5th day of April, 1883.

W. H. F. Cogan. Thos. Steele, *Genl.*

FOOT-AND-MOUTH DISEASE, No. 146.

By the Lord Lieutenant and Privy Council in Ireland.

SPENCER.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows :—

Short Title.

1. This Order may be cited as **THE MOVEMENT INTO DISTRICT (FOOT-AND-MOUTH DISEASE) ORDER OF 1883.**

Commencement and Interpretation.

2. This Order shall commence and take effect from and immediately after the Fourth day of May, One Thousand Eight Hundred and Eighty-three; and the words in this Order have the same meaning as in the Animals (Ireland) Order.

Power for a Local Authority to Prohibit Movement into their District.

3.*—(a.) Any Local Authority in Ireland may, with the view of preventing the introduction of foot-and-mouth disease into their district, make regulations for prohibiting or regulating the movement by land or water of animals into their district from the district of any other Local Authority in Ireland :

(b.) Provided, as follows :

(i.) This Order does not authorize a Local Authority to make a regulation affecting the movement of animals into an Infected Area :

(ii.) Any regulation made by a Local Authority under this Order shall neither restrict the movement of animals by railway through the district of that Local Authority, nor interfere with their exportation to Great Britain.

4. A copy of every regulation made by a Local Authority under this Order shall be forthwith forwarded to the Veterinary Department, Dublin Castle.

5. If the Lord Lieutenant is of opinion with respect to any regulation of a Local Authority made in pursuance of this Order that it is inexpedient or is objectionable in any particular and directs the revocation thereof, the same shall thereupon cease to operate.

* This Article has been revoked by Order No. 593, page 44.

Offences.

6. If an animal is moved in contravention of a regulation of a Local Authority made in pursuance of this Order, the owner of the animal, and the person for the time being in charge thereof, and the person causing, directing, or permitting the movement, and the person or company moving or conveying the animal, and the owner and the charterer and the master of the vessel in which it is moved, and the consignee or other person receiving or keeping it, knowing it to have been moved in contravention as aforesaid, shall, each according to and in respect of his or their own acts and defaults, be deemed guilty of an offence against the Act of 1878.

Given at the Council Chamber, Dublin Castle,
the 30th day of April, 1883.

W. H. F. Cogan. Edward Sullivan, *M.R.*
Henry Ormsby. W. M. Johnson.
A. M. Porter.

FOOT-AND-MOUTH DISEASE, No. 174.

By the Lord Lieutenant and Privy Council in
Ireland.

SPENCER.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

1. Any Local Authority in Ireland may, from time to time, make regulations for the following purposes: For requiring the disinfection of any hide, hoof, offal, or other part of a carcase found in a slaughter-house or other place in any case where an Inspector shall have certified in writing that such hide, hoof, offal, or other part has formed part of an animal that was, when slaughtered, affected with foot-and-mouth disease, and that in his opinion such hide, hoof, offal, or other part is likely to spread foot-and-mouth disease. For prescribing the mode in which such disinfection is to be effected.

2. In this Order words have the same meaning as in "The Contagious Diseases (Animals) Act, 1878."

3. This Order shall take effect from and immediately after the fifteenth day of May, one thousand eight hundred and eighty-three.

A copy of every regulation made by a Local Authority under this Order shall be forthwith forwarded to the Veterinary Department, Dublin Castle.

Given at the Council Chamber, Dublin Castle,
the 7th day of May, 1883.

H. Law, *C.* Edward Sullivan, *M.R.*
C. R. Barry. Thos. Steele, *Genl.*
W. M. Johnson.

FOOT-AND-MOUTH DISEASE, No. 233.

By the Lord Lieutenant-General and General Governor of Ireland.

SPENCER.

WE, the Lord Lieutenant-General and General Governor of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and of every other power enabling Us in this behalf, do order and direct as follows:—

I. When an Inspector duly authorized by the Lord Lieutenant affixes at or near any wharf, or place of landing, within the port of Warrenpoint, a notice to

the effect that persons who have been in contact with animals, on board ship in transit to or from Great Britain, or in any part of Great Britain, on entering that wharf or place will be required before leaving to disinfect themselves and their clothes, then all such persons shall, on being requested, comply with the terms of that notice.

II. This order shall commence and take effect from and immediately after the 30th day of May, 1883.

Given at Dublin Castle, the 25th day of May,
1883.

By His Excellency's command,
W. S. B. KAYE.

FOOT-AND-MOUTH DISEASE, No. 406.

By the Lords Justices-General and General Governors of Ireland.

H. LAW, C.

WE, the Lords Justices-General and General Governors of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and of every other power enabling Us in this behalf, do order and direct as follows:—

I. When an Inspector duly authorized by the Lord Lieutenant or Lords Justices affixes at or near any wharf, or place of landing, within the port of Dundrum, a notice to the effect that persons who have been in contact with animals on board ship in transit to or from Great Britain, or in any part of Great Britain, on entering that wharf or place will be required before leaving to disinfect themselves and their clothes, then all such persons shall, on being requested, comply with the terms of that notice.

II. This order shall commence and take effect from and immediately after the 6th day of August, 1883.

Given at Dublin Castle, the 2nd day of August,
1883.

By Their Excellencies' command,
W. S. B. KAYE.

FOOT-AND-MOUTH DISEASE, No. 593.

By the Lord Lieutenant and Privy Council in
Ireland.

SPENCER.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and of every other power enabling us in this behalf, do order, and it is hereby ordered as follows:—

1. Article 3 of The Movement into District (Foot-and-Mouth Disease) Order of 1883, is hereby revoked, and the following provisions of this Article shall be read in the place of that Article, and shall be deemed to be Article 3 of that Order (namely):—

Power for a Local Authority to prohibit Movement into their District.

3.—(a.) Any Local Authority in Ireland may with the view of preventing the introduction of foot-and-mouth disease into their district, make, from time to time, Regulations for prohibiting or regulating the movement by land or by water of animals or any specified kind of animals, into their district from the district of any other Local Authority in Ireland:

(b.) Provided, as follows:

(i.) This Order does not authorize a Local Authority to make a Regulation affecting

movement of animals into an Infected Place or an Infected Area; and

- (ii.) Any regulation made by a Local Authority under this Order shall not restrict movement of animals by Railway through the district of that Local Authority.

2. Notwithstanding anything in Article 2 (*interpretation*) of THE MOVEMENT INTO DISTRICT (FOOT-AND-MOUTH DISEASE) ORDER OF 1883, the term Animals shall, for the purposes of that Order, include cattle (that is, bulls, cows, oxen, heifers, and calves), and sheep, and goats, and swine.

3. This Order may be cited as THE MOVEMENT INTO DISTRICT (FOOT-AND-MOUTH DISEASE) ORDER OF 1883, AMENDMENT.

Given at the Council Chamber, Dublin Castle, the 9th day of October, 1883.

Edward Sullivan, *M.R., C.S.*
C. R. Barry, *L.J.A., C.S.* C. Palles, *C.B., C.S.*
M. Morris. Henry Ormsby.
W. H. F. Cogan. Thos. Steele, *Genl.*

FOOT-AND-MOUTH DISEASE, No. 594.

By the Lord Lieutenant and Privy Council in Ireland.

SPENCER.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and of every other power enabling Us in this behalf, do order and it is hereby ordered as follows:—

Movement of Breeding Rams into place infected with Foot-and-Mouth Disease.

1. Notwithstanding anything in Article 18 (*Place infected with Foot-and-Mouth Disease*) of the Animals (Ireland) Order, Rams not affected with foot-and-mouth disease may be moved into a place infected with foot-and-mouth disease for the purpose of the breeding of sheep, but for no other purpose, in accordance with the following Regulations and not otherwise:

- (i.) For the movement into the infected place there must be a Licence of the Local Authority of the district in which the infected place is situate.
- (ii.) The Rams so moved shall be moved into the infected place under the direction and in charge of an Inspector or other officer of the Local Authority.

Production of Licences; Names and Addresses.

2.—(1.) Every person in charge of a Ram being moved under this Order, shall, on demand of a Justice, or of a Constable, or of an Inspector or other officer of a Local Authority, produce and show to him the Licence authorizing the movement, and shall allow it to be read and a copy of or extract from it to be taken by the person to whom it is produced.

(2.) Every person so in charge shall, on demand as aforesaid, give his name and address to the Justice, or Constable, or Inspector or other officer.

Offences.

3.—(1.) If a Ram is moved in contravention of this Order, the owner of the Ram, and the person for the time being in charge thereof, and the person causing, directing, or permitting the movement, and the person or company moving or conveying the Ram, and the consignee or other person receiving or keeping it,

knowing it to have been moved in contravention as aforesaid, shall, each according to and in respect of his or their own acts and defaults, be deemed guilty of an offence against the Act of 1878.

(2.) If a person in charge of a Ram being moved under this Order, on demand made under this Order, fails to give his true name and address, or gives a false name or address, he shall be deemed guilty of an offence against the Act of 1878.

Interpretation.

4. In this Order words have the same meaning as in "The Animals (Ireland) Order."

Commencement.

5. This Order shall commence and take effect from and immediately after the tenth day of October, one thousand eight hundred and eighty-three.

Given at the Council Chamber, Dublin Castle, the 9th day of October, 1883.

Edward Sullivan, *M.R., C.S.*
C. R. Barry, *L.J.A., C.S.* C. Palles, *C.B., C.S.*
M. Morris. Henry Ormsby.
W. H. F. Cogan. Thos. Steele, *Genl.*

PORT OF BELFAST.

By the Lord Lieutenant-General and General Governor of Ireland.

SPENCER.

WE the Lord Lieutenant-General and General Governor of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and the Animals (Ireland) Order, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:

1. The inspections of animals intended for exportation from the port of Belfast shall be made in the places described in the schedule to this Order, subject to the conditions applying to each separate place as specified in the schedule aforesaid; and no other place shall be used for such inspections until this Order shall have been altered or revoked.

2. This Order shall take effect from and immediately after the date hereof.

Given at Dublin Castle, the 20th day of December, 1883.

By His Excellency's command,

W. S. B. KAYE.

SCHEDULE TO ABOVE ORDER.

I. The yard belonging to the Belfast Central Railway Company, situated at Lagan Bank-road, in Cromac Ward, in the town of Belfast; which may be used for the inspection of any animals intended for exportation.

II. The yard belonging to the Belfast and Northern Counties Railway Company, situated at Duncrue, off Whitla-street, in Dock Ward, in the town of Belfast; which may be used for the inspection of such animals as that Company has conveyed along the line of railway owned or worked by it, and discharged at the above-named yard.

III. The yard belonging to the Great Northern Railway Company (Ireland), situated at Grosvenor-street, in St. George's Ward, in the town of Belfast; which may be used for the inspection of such animals as that Company has conveyed along the line of railway owned or worked by it, and discharged at the above-named yard.

FOOT-AND-MOUTH DISEASE, No. 961.

THE FOOT-AND-MOUTH DISEASE (SLAUGHTER) (IRELAND) ORDER OF 1884.

By the Lord Lieutenant and Privy Council of Ireland.

SPENCER.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows :

Slaughter by Special Authority of Lord Lieutenant or Privy Council.

1. Where a Local Authority is authorized by the Lord Lieutenant or by the Privy Council to put in operation the provisions of this order, but not otherwise, such Local Authority may—

(a.) Cause any cattle, sheep, goats, or swine affected with foot-and-mouth disease to be slaughtered ; or

(b.) Cause any cattle, sheep, goats, or swine being or having been in the same shed or herd or flock or pigsty, or in contact, with any animal affected with foot-and-mouth disease to be slaughtered.

(c.) Provided, that if the owner of an animal gives notice in writing to the Local Authority, or their Inspector or other officer, that he objects to the animal being slaughtered, it shall not be lawful for the Local Authority to slaughter that animal except with the further special authority of the Lord Lieutenant or of the Privy Council first obtained.

Compensation.

2. The Local Authority shall, out of Union funds, pay compensation as follows for cattle, sheep, goats, and swine slaughtered under the authority of this Order :

(a.) Where the animal slaughtered was affected with foot-and-mouth disease, the compensation shall be its value immediately before it became so affected ;

(b.) In every other case the compensation shall be the value of the animal immediately before it was slaughtered.

Application of General Provisions.

3. The provisions of Section 30 of the Act of 1878 (*General provisions relative to slaughter and compensation*), shall apply to the case of an animal slaughtered under the provisions of this Order.

Movement of Diseased or suspected Animals for Slaughter.

4. Where the slaughter under the authority of this Order of diseased or suspected animals in Foot-and-Mouth Disease Infected Places in the District of a Local Authority is impracticable or would be highly inconvenient, animals affected with or suspected of foot-and-mouth disease may, notwithstanding anything in The Animals (Ireland) Order be moved out of a Foot-and-Mouth Disease Infected Place and area on a highway or thoroughfare for the purpose of being slaughtered in manner and under the conditions following, and not otherwise :

(a.) The diseased or suspected animals shall be moved with a Licence of the Local Authority to a slaughter-house in a float or cattle-van properly constructed so as to prevent contact of the diseased or suspected animals with other animals during the movement.

(b.) The diseased or suspected animals shall be moved to the slaughter-house in charge of an Inspector or other officer of the Local Authority ; and the same officer shall enforce and superintend the immediate slaughter there of the animals, and shall forthwith report the fact of the slaughter to the Local Authority.

(c.) The float or cattle-van shall immediately after each occasion of use be cleansed and disinfected, by or under the superintendence of the same officer, in manner provided respecting vans by Article 70 of The Animals (Ireland) Order.

Nothing in this Article shall authorize the movement of an animal affected with or suspected of foot-and-mouth disease into the District of another Local Authority without the previous consent in writing of that other Local Authority or a Licence in that behalf of the Lord Lieutenant or Privy Council.

Extent.

5. This Order extends to Ireland only.

Interpretation.

6. Terms in this Order have the same meaning as in The Animals (Ireland) Order.

Short Title.

7. This Order may be cited as THE FOOT-AND-MOUTH DISEASE (SLAUGHTER) (IRELAND) ORDER OF 1884.

Given at the Council Chamber, Dublin Castle, the 6th day of March, 1884.

Edward Sullivan, C. Drogheda.

O'Connor Don. A. M. Porter, M.R.

John Naish.

PORT OF WEXFORD.

By the Lords Justices-General and General Governor of Ireland.

EDWARD SULLIVAN, C., L.J.

WE, the Lords Justices-General and General Governors of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and the Animals (Ireland) Order, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows :—

1. The inspections of animals intended for exportation from the port of Wexford shall be made in the places described in the Schedule to this Order ; and no other place shall be used for such inspections until this Order shall have been altered or revoked.

2. This Order shall take effect from and immediately after the date hereof.

Given at Dublin Castle, the 1st day of August, 1884.

By Their Excellencies' command,

W. S. B. KAYE.

SCHEDULE TO ABOVE ORDER.

A yard in the joint occupation of Mr. John Bacon, of 14, Water-street, in the city of Liverpool, and of the Bristol Steam Navigation Company (Limited), situated at Redmond-place, in the town of Wexford.

PORT OF LIMERICK.

By the Lord Lieutenant-General and General Governor of Ireland.

SPENCER.

WE, the Lord Lieutenant-General and General Governor of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and the Animals (Ireland)

Order, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows :—

1. The inspection of animals intended for exportation from the port of Limerick shall be made in the place described in the Schedule to this Order ; and no other place shall be used for such inspection until this Order shall have been altered or revoked.
2. This Order shall take effect from and immediately after the date hereof.

Given at Dublin Castle, the 21st day of August, 1884.

By His Excellency's command,
W. S. B. KAYE.

SCHEDULE TO ABOVE ORDER.

A yard belonging to the Limerick Harbour Commissioners, situated in the Dock Ward, in the city of Limerick, having an entrance and an exit in Dock road.

FOOT-AND-MOUTH DISEASE, No. 973.

By the Lord Lieutenant-General and General Governor of Ireland.

SPENCER.

WE, the Lord Lieutenant-General and General Governor of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and of every other power enabling Us in this behalf, do order and direct as follows :

1. When an Inspector duly authorized by the Lord Lieutenant affixes at, or near any wharf, or place of landing, within the port of Coleraine, a notice to the effect that persons who have been in contact with animals, on board ship in transit to or from Great Britain, or in any part of Great Britain, on entering that wharf, or place, will be required before leaving to disinfect themselves and their clothes, then all such persons shall, on being requested, comply with the terms of that notice.
2. This Order shall commence and take effect from and immediately after the 30th day of August, 1884.

Given at Dublin Castle, the 28th day of August, 1884.

By His Excellency's command,
W. S. B. KAYE.

PORT OF LONDONDERRY.

By the Lord Lieutenant-General and General Governor of Ireland.

SPENCER.

WE, the Lord Lieutenant-General and General Governor of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and the Animals (Ireland) Order, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows :—

1. The inspection of animals intended for exportation from the port of Londonderry shall be made in the place described in the Schedule to this Order ; and no other place shall be used for such inspection until this Order shall have been altered or revoked.
2. This Order shall take effect from and immediately after the date hereof.

Given at Dublin Castle, the 3rd day of January, 1885.

By His Excellency's Command,
W. S. B. KAYE.

SCHEDULE TO ABOVE ORDER.

The pens with concrete floors, the property of the Harbour Commissioners of Londonderry, which are situate on the Quay, opposite to the Custom House, Constabulary Barracks, and Victoria Market.

THE SWINE FEVER (SLAUGHTER) (IRELAND) ORDER OF 1885.

By the Lord Lieutenant and Privy Council in Ireland.

CARNARVON.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Contagious Diseases (Animals) Act, 1878, and of every other power enabling us in this behalf, do order, and it is hereby ordered as follows :—

Slaughter in Swine-Fever.

1. A Local Authority may if they think fit,—
 - (i.) Cause any swine affected with swine-fever to be slaughtered ; or
 - (ii.) Cause any swine being or having been in the same pig-sty or shed, or in contact with swine affected with swine-fever to be slaughtered.

Compensation in Swine-Fever.

2. The Local Authority shall, out of Union Funds, pay compensation as follows for swine slaughtered under this Order :
 - (i.) Where the pig slaughtered was affected with swine-fever, the compensation shall be one-half of its value immediately before it became so affected, but so that the compensation do not in any such case exceed forty shillings.
 - (ii.) In every other case the compensation shall be the value of the pig immediately before it was slaughtered, but so that compensation do not in any such case exceed four pounds.

Extent.

3. This Order extends to Ireland only.

Short Title.

4. This Order may be cited as THE SWINE FEVER (SLAUGHTER) (IRELAND) ORDER OF 1885.

Given at the Council Chamber, Dublin Castle, the 29th day of July, 1885.

Ashbourne, C. W. H. F. Cogan.
M. Morris. Hedges Eyre Chatterton.
Thos. Steele, *Genl.*

By the Lord Lieutenant and Privy Council of Ireland.

CARNARVON.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the "Contagious Diseases (Animals) Act, 1878," and of every other power enabling us in this behalf, do order, and it is hereby ordered as follows :—

1. This Order shall take effect from and immediately after the 7th day of August, 1885.
2. In this Order "the Act of 1878," means "The Contagious Diseases (Animals) Act, 1878."

Other terms have the same meaning as in the Act of 1878.

3. The several Poor Law Unions hereinafter mentioned, that is to say :—

Dungarvan Poor Law Union,
Kilmacthomas Poor Law Union,

shall be, and the same are hereby united into a District for the purposes of inspection under the Act of 1878,

Given at the Council Chamber, Dublin Castle,
this 29th day of July, 1885.

Ashbourne, C. W. H. F. Cogan.
M. Morris. Hedges Eyre Chatterton.
Thos. Steele, *Genl.*

By the Lord Lieutenant-General and General Governor of Ireland.

CARNARVON.

WHEREAS, by an Order in Council, duly made under the "Contagious Diseases (Animals) Act, 1878," and dated the 29th day of July, 1885, the Poor Law Unions hereinafter mentioned, that is to say :—

Dungarvan Poor Law Union,
Kilmacthomas Poor Law Union,

have been united into a District for the purposes of inspection under the said Act :

Now, therefore, We, the Lord Lieutenant-General and General Governor of Ireland, in exercise and execution of the powers in that behalf vested in Us by and under the "Contagious Diseases (Animals), Act, 1878," and of every power enabling Us thereto, do hereby appoint Mr. N. J. Power, M.R.C.V.S., to the office of Veterinary Inspector for the said United District :

And We hereby further order and direct that the said Inspector shall in and throughout the said united district, have and perform, in addition to all other powers and duties conferred on a Veterinary Inspector under the said Act, all the powers and duties which under the said Act, or under the Animals (Ireland) Order, might, or ought to be had and performed by an Inspector appointed by a Local Authority, and the remuneration of the said Inspector shall be a salary of £135 per annum, including travelling expenses, of which salary the Dungarvan Union shall contribute the sum of £80 per annum ; and the Kilmacthomas Union the sum of £55 per annum.

Given at Dublin Castle, the 7th day of August, 1885.

By His Excellency's Command,

W. S. B. KAYE.

IMPORTATION OF ANIMALS (IRELAND) ORDER, 1886.

By the Lords Justices and Privy Council in Ireland.

EDWD. SAXE-WEIMAR, General.

ASHBOURNE, C.

J. T. BALL, L.J.

WE, the Lords Justices-General and General Governors of Ireland, by and with the advice of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Contagious Diseases (Animals) Act, 1878, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows :—

I. This Order may be cited as the "Importation of Animals (Ireland) Order, 1886."

II. This Order shall commence and take effect from and immediately after the date hereof, and words in this Order have the same meaning as in the Animals (Ireland) Order.

III. It shall not be lawful to import into or land in Ireland any Animal from Great Britain, except with the consent of the Lord Lieutenant.

IV. The "Importation of Animals (Ireland) Order, 1884, No. VII.," is hereby revoked, except as regards the recovery of any penalty incurred thereunder before the date hereof.

Given at the Council Chamber, Dublin Castle,
the 9th day of February, 1886.

M. Morris.	Robert R. Warren.
Gerald FitzGibbon.	A. M. Porter.
John Naish.	Hugh Holmes.
E. R. King-Harman.	John Monroe.

THE ANIMALS (IRELAND) AMENDMENT ORDER OF 1886.

By the Lord Lieutenant and Privy Council in Ireland.

ABERDEEN.

WE, the Lord Lieutenant-General and General Governor of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows :—

I. Chapter 23 (Portal Inspection of Animals brought for Transit by Sea), Article 84 of the Animals (Ireland) Order is hereby revoked, and the following provisions of this Article shall be read in place of that Article, and shall be deemed to be Chapter 23, Article 84, of that Order, namely :—

Chapter 23 :—Portal Inspection of Animals brought for transit by Sea.

84.—(1.) It shall not be lawful to move from any port or place of embarkation in Ireland, any animal, for exportation to Great Britain, unless such animal shall have been previously inspected by an Inspector of the Privy Council at such port or place, and unless such Inspector shall be satisfied that, as far as he can ascertain by the exercise of reasonable diligence, such animal is free from disease, and shall, upon application made in the Form I. set forth in the Schedule hereto, have given a certificate to that effect, and a licence for such movement, either alone or with other animals in the Form II. set forth in the Schedule ; and such certificate and licence shall accompany such animal or animals, and, whenever required, shall be produced by the person in charge of any animal to any person lawfully authorized to demand the same.

(2.) Inspection of animals intended for exportation shall take place at the port or place of embarkation, at such times and places, and under such regulations as shall from time to time be made by the Lord Lieutenant for each particular port.

(3.) The owner or person in charge of each animal intended for inspection and shipment shall have the same presented for inspection, with an application for such inspection, at such place and in such manner as may be set forth in regulations to be made as aforesaid, or as the Inspector, subject to such regulations, may require ; and should any such animal, from being heated, dirty, over-driven, or from any other cause, be considered by the Inspector to be in an unfit state for inspection or examination, its owner, or the person in charge of such animal, shall, as far as possible, render it fit for inspection by rest or cleansing, or other means, as the case may require.

(4.) Each animal on being inspected and found free from disease, shall, when required by the Inspector, be branded or otherwise marked, and such branding or marking shall not be removed or counterfeited.

(5.) It shall not be lawful for the master of any vessel to receive into any vessel, for the purpose of being shipped or exported therein, any animal in respect of which a certificate of health and licence for movement shall not have been granted as aforesaid.

(6.) It shall not be lawful for any person to bring or send or cause to be brought or sent any diseased animal to any port for shipment.

2. Nothing in this Order shall be deemed to invalidate or make unlawful anything done under Chapter 23, Article 84, of the Animals (Ireland) Order, hereby revoked, before the commencement of this Order, or interfere with the institution or prosecution of any proceeding in respect of any offence committed against, or any penalty incurred under Chapter 23, Article 84, of the Animals (Ireland) Order hereby revoked.

Interpretation.

3. In this Order terms have the same meaning as in the Animals (Ireland) Order.

Short Title.

4. This Order may be cited as "The Animals (Ireland) Amendment Order of 1886."

Commencement.

5. This Order shall take effect from and immediately after the 31st day of May, one thousand eight hundred and eighty-six.

Given at the Council Chamber, Dublin,
Castle, this 11th day of May, 1886.

Edwd. Saxe-Weimar, *General.*

John Naish, *C.*

R. Dowse.

S. Wolfe Flanagan.

Samuel Walker.

P. J. Keenan.

J. Lentaigue.

SCHEDULE.

FORM I.

Port of _____

Application is hereby made for a Certificate of Health and a Licence to remove the Animal or Animals (as the case may be) described in the sub-joined Schedule, for exportation from the above named Port in Ireland, to the Port of _____ in Great Britain.

Description of Animals.	No. of Animals.		Name and Address of Owner or Owners of Animal or Animals
	In Writing.	In Figures.	
Cattle, . . .			
Sheep, . . .			
Swine, . . .			
Goats, . . .			
Ruminant Animals not described as above, . . .			
Total No. of Animals, .			

Exd. by

Signature of Applicant _____

Residence _____

Dated this the _____ day of _____ 18

To the Inspector in behalf of the Veterinary Department of the Privy Council at the above-named Port in Ireland.

FORM II.—CERTIFICATE OF HEALTH AND LICENCE FOR EXPORTATION.

I, being appointed by the Lord Lieutenant as an Inspector at the above-named Port in Ireland, having examined the Animal or each of the Animals (as the case may be) described in the above Schedule, do hereby certify, after due examination and inquiry, that as far as I can ascertain, the Animal or each of the Animals (as the case may be) described in the aforesaid Schedule, is or are (as the case may be) free from disease, and do hereby license its or their removal, on this the _____ day of _____ 18 _____ from the above named Port in Ireland, to the above named Port in Great Britain.

Signature of Inspector, _____

NOTICE.

It is provided by the 60th and 61st sections of "The Contagious Diseases (Animals) Act, 1878," that any person doing anything in contravention of an Order in Council, shall, for each such offence, be liable—

(I.) To a penalty not exceeding Twenty Pounds ; or,

(II.) If the offence is committed with respect to more than four animals, to a penalty not exceeding Five Pounds for each animal.

PORT OF CORK.

By the Lord Lieutenant-General and General Governor of Ireland.

ABERDEEN.

WE, the Lord Lieutenant-General and General Governor of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and the Animals (Ireland) Order, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows :—

1. The inspections of animals intended for exportation from the port of Cork shall be made in the places described in the Schedule to this Order ; and no other place shall be used for such inspections until this Order shall have been altered or revoked.
2. The Order dated the 31st day of October, 1885, relating to the port of Cork is hereby revoked.
3. This Order shall take effect from and immediately after the date hereof.

Given at Dublin Castle, the 15th day of May 1886.

By His Excellency's Command,

W. S. B. KAYE.

SCHEDULE TO ABOVE ORDER.

I. A yard belonging to the City of Cork Steam Packet Company (Limited), situated in St. Patrick's Ward, in the city of Cork, entered from Alfred street, and having an exit at Penrose-quay.

II. A yard belonging to the Clyde Shipping Company, situated in St. Patrick's Ward, in the city of Cork, entered from King-street, and having an exit at Patrick's-quay.

THE RABIES (IRELAND) ORDER OF 1886.

By the Lord Lieutenant and Privy Council in
Ireland.

LONDONDERRY.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under The Contagious Diseases (Animals) Acts, 1878 to 1886, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

Short Title.

1. This Order may be cited as THE RABIES (IRELAND) ORDER OF 1886.

Extent.

2. This Order extends to the whole of Ireland.

Commencement.

3. This Order shall commence and take effect from and immediately after the 1st day of November, one thousand eight hundred and eighty-six.

Interpretation.

4. In this Order—

The Act of 1878 means the Contagious Diseases (Animals) Act, 1878 :

The Act of 1886 means The Contagious Diseases (Animals) Act, 1886 :

The Acts of 1878 to 1886 means the Contagious Diseases (Animals) Acts, 1878 to 1886 :

Animals means cattle, sheep, and goats, and all other ruminating animals, and swine :

Carcase means the carcase of an animal, horse, ass, mule, or dog, and part of such a carcase, and the meat, flesh, bones, hide, skin, hoofs, horns, offal, or other part of an animal, horse, ass, mule, or dog, separately or otherwise, or any portion thereof :

Fodder means hay or other substance commonly used for food of animals, horses, asses, or mules, and includes meat, biscuits, or other substance commonly used for food of dogs.

Litter means straw or other substance commonly used for bedding, or otherwise, for or about animals, horses, asses, mules, or dogs :

Article, means Article of this Order :

Other terms have the same meaning and scope as in the Act of 1878.

Extension of Acts of 1878 to 1886.

5. Dogs shall be animals, and rabies shall be a disease, for the purposes of the following Sections of the Acts of 1878 to 1886 (namely):

Section thirty-one of the Act of 1878 (notice of disease) ;

Section thirty-two of the Act of 1878 (Orders of Council) ;

Section fifty of the Act of 1878 (powers of police) ;

Section fifty-one of the Act of 1878 (powers of inspectors) ;

Section six of the Act of 1886 (slaughter) ;

Section eight of the Act of 1886 (definition of animals) ;

and of all other Sections of those Acts containing provisions relative to or consequent on the provisions of those Sections, including such Sections as provide for offences and procedure.

Duty of Police on Notice of Rabies.

6. The constable to whom notice of the fact of a dog or of an animal or of a horse or ass or mule being affected with rabies, or with disease supposed to be rabies, is given, under Section thirty-one of the Act of 1878, as extended by this Order, shall forthwith give information thereof to an Inspector of the Local Authority, and to the Local Authority.

Optional Notice of Disease or Illness.

7. Any person having in his possession or under his charge a dog or an animal or a horse or ass or mule affected with rabies, or with any illness, or suspected of being so affected, besides giving such notice to a constable as he is required by Section thirty-one of the Act of 1878, as extended by this Order, to give, may, if he thinks fit, give notice of the fact of the dog or animal or horse or ass or mule being so affected, or suspected, to the Inspector of the Local Authority.

Duty of Inspector to act immediately.

8. An Inspector of a Local Authority on receiving in any manner whatsoever information of the supposed existence of rabies, or having reasonable ground to suspect the existence of rabies, shall proceed with all practicable speed to the place where such rabies, according to the information received by him, exists, or is suspected to exist, and shall there and elsewhere put in force and discharge the powers and duties by or under the Acts of 1878 to 1886, and any Order in Council, conferred and imposed on him as Inspector.

Public Warning as to Existence of Rabies.

- 9.—(1.) The Local Authority may, if they think fit, from time to time, give public warning by placards, advertisement, or otherwise, of the existence of rabies in any kennel, stable, building, field, or other place, with or without any particular description thereof, as they think fit, and may continue to do so during the existence of the disease, and, in case of a kennel, stable, building, or other like place, until the same has been cleansed and disinfected.

- (2.) It shall not be lawful for any person (without authority or excuse), to remove or deface any such placard.

Special Regulations of Local Authority, as to Dogs.

10. Any Local Authority may make, from time to time, such Regulations as they think fit for the following purposes, or any of them :

- (a.) For providing for the muzzling of dogs :

- (b.) For providing for the keeping of dogs under proper control by the owner or person in charge thereof in such manner as may be prescribed by such Regulations :

- (c.) For providing for the seizure, detention, and disposal, including slaughter, of stray dogs, or of dogs not muzzled, or of dogs not being kept under proper control in the manner prescribed by such Regulations :

- (d.) For prohibiting or regulating the holding of shows or exhibitions of dogs, and the exposing of dogs for exhibition or sale thereat.

Regulations of Local Authority as to Movement of Rabies.

11. Any Local Authority may make, from time to time, such Regulations as they think fit for the following purposes, or any of them :

- (a.) For prohibiting or regulating the movement out of any kennel, stable, building, field, or other place, of a dog or of an animal or of a horse or ass or mule affected with or suspected of rabies ;
- (b.) For prohibiting or regulating the movement out of any kennel, stable, building, field, or other place, in which rabies exists, of a dog or of an animal or of a horse or ass or mule that has been in contact with or in the same kennel, stable, building, field, or other place, with a dog or with an animal or with a horse or ass or mule affected with or suspected of rabies ;
- (c.) For regulating the taking out of any kennel, stable, building, field, or other place, of any fodder, litter, or other thing that has been in contact with or used for or about a dog, or for or about an animal, or for or about a horse or ass or mule affected with or suspected of rabies ;

but nothing in any such Regulation shall authorize movement in contravention of any provision of any General Order in Council for the time being in force ; and a Regulation under paragraph (b) of this Article shall operate so long only as rabies exists, in the judgment of the Local Authority, in any kennel, stable, building, field, or other place to which the Regulation refers, and, in case of a kennel, stable, building, or other like place, until the same has been cleansed and disinfected.

Regulations of Local Authority as to Cleansing and Disinfection.

12.—(1.) Any Local Authority may make, from time to time, such Regulations as they think fit for the following purposes or any of them :

- (a.) For providing for the cleansing and disinfection of places used by, and of utensils, feeding-troughs, pens, hurdles, or other things, used for or about dogs, animals, horses, asses, or mules affected with or suspected of rabies ;
- (b.) For providing for the cleansing and disinfection of vans or carts or other vehicles used for carrying dogs, animals, horses, asses, or mules affected with or suspected of rabies on land otherwise than on a railway ;
- (c.) For prescribing the mode in which such cleansing and such disinfection are to be effected ;
- (d.) For providing that such places, utensils, feeding-troughs, pens, hurdles, or other things, vans, carts, or other vehicles, should be cleansed and disinfected at the expense of the Local Authority or of the owner, lessee, or occupier thereof.

(2.) If any person fails to cleanse and disinfect any place, or any utensil, feeding-trough, pen, hurdle, or other thing, or any van, cart, or other vehicle in accordance with any such Regulation, it shall be lawful for the Local Authority, without prejudice to the recovery of any penalty for the infringement of such Regulation, to cause such place, or such utensil, feeding-trough, pen, hurdle, or other thing, or such van, cart, or other vehicle to be cleansed and disinfected and to recover the expenses of such cleansing and disinfection from such person in any court of competent jurisdiction.

Obligation on Occupiers and Owners.

13. Where the power of causing any place or any utensil, feeding-trough, pen, hurdle, or other thing, or any van, cart, or other vehicle to be cleansed and disinfected on account of rabies is exercised by a Local Authority, the occupier or owner thereof shall give all reasonable facilities for that purpose.

Slaughter in Rabies.

14.—(1.) Where a person having a dog or an animal or a horse or ass or mule in his possession or under his charge gives notice to a constable that the dog or animal or horse or ass or mule is affected with rabies, or a person is convicted of an offence against the Act of 1878 by reason of his having failed to give such a notice in respect of any dog or animal or horse or ass or mule, then, if at any time thereafter it appears to the Local Authority, on a special report of a Veterinary Inspector or Veterinary Surgeon, that the dog or animal or horse or ass or mule is affected with rabies, the Local Authority may, if they think fit, serve on the owner of the dog or animal or horse or ass or mule a notice in writing requiring him to slaughter it, or to permit them to slaughter it forthwith.

(2.) If in any case the owner fails to comply with the requisition of the notice of the Local Authority, he shall be deemed guilty of an offence against the Act of 1878, unless he shows to the satisfaction of the court of summary jurisdiction before which he is charged that the dog or animal or horse or ass or mule was not affected with rabies.

Post-mortem Examination.

15.—(1.) Where a dog or an animal or a horse or ass or mule has died of, or has been slaughtered on account of, rabies, or disease supposed to be rabies, the Local Authority may, if they think fit, previous to the disposal of the carcase, cause a post-mortem examination to be made thereof, in which case such examination shall be conducted by a Veterinary Inspector or Veterinary Surgeon specially appointed in that behalf, who shall forthwith report to the Local Authority, for their information, the result of such examination.

(2.) Where the power of causing a post-mortem examination under this Article is exercised by a Local Authority, the owner or the person in charge of such carcase shall give all reasonable facilities for that purpose.

Disposal of Carcases.

16.—(1.) The carcase of every dog, animal, horse, ass, or mule—

- (a.) that has died of rabies ; or
- (b.) that has been slaughtered in consequence of being affected with rabies ;

shall be disposed of by the Local Authority as follows :—

- (i.) Either the Local Authority shall cause the carcase to be buried as soon as possible in its skin in some proper place, and to be covered with a sufficient quantity of quicklime or other disinfectant, and with not less than six feet of earth.
- (ii.) Or the Local Authority may, if authorized by Licence from the Privy Council, cause the carcase to be destroyed, under the inspection of the Local Authority, in the mode following :— The carcase shall be disinfected, and shall then be taken, in charge of an officer of the Local Authority, to a horse slaughterer's or knacker's-yard approved for the purpose by the Privy Council, or other place so approved, and shall be there destroyed by exposure to a high temperature, or by chemical agents.

(2.) With a view to the execution of the foregoing provisions of this Article, the Local Authority may make, from time to time, such Regulations as they think fit for prohibiting or regulating the removal of any carcase, or for securing the burial or destruction of the same.

(3.) Where, under this Article, a Local Authority cause a carcase to be buried, they shall first cause its skin to be so slashed as to be useless.

(4.) A Local Authority may cause or allow a carcase to be taken into the district of another Local Authority to be buried or destroyed, with the previous consent of that Local Authority, or with a Licence in that behalf of the Privy Council, but not otherwise.

Digging up Carcases of Dogs buried on Account of Rabies.

17. It shall not be lawful for any person, except with the Licence of the Privy Council, to dig up, or cause to be dug up, the carcase of any dog that has been buried on account of rabies.

Weekly Returns as to Rabies.

18. Where an Inspector of a Local Authority finds in his District rabies, he shall forthwith make a return thereof to the Local Authority and to the Privy Council, on a form provided by the Privy Council, with all particulars therein required, and shall continue to so make a return thereof on the Saturday of every week until the disease has ceased.

General Provisions as to Regulations of Local Authority.

19.—(1.) Every Local Authority shall forthwith send to the Privy Council a copy of every Regulation made by them under this Order.

(2.) If the Privy Council are satisfied on inquiry with respect to any Regulation made by a Local Authority under this Order that the same is of too restrictive a character, or otherwise objectionable, and direct the revocation thereof, the same shall thereupon cease to operate.

Production of Licences; Names and Addresses.

20.—(1.) Every person in charge of dogs, animals, horses, asses, or mules being moved, where, under any Regulation of a Local Authority made under the authority of this Order, a Movement Licence is necessary shall, on demand of a Justice, or of a Constable, or of an Inspector or other officer of the Local Authority, produce and show to him the Movement Licence, if any, authorizing the movement, and shall allow it to be read and a copy of or extract from it to be taken by the person to whom it is produced.

(2.) Every person so in charge shall, on demand as aforesaid, give his name and address to the Justice, or Constable, or Inspector, or other officer.

Offences.

21.—(1.) If anything is done or omitted to be done as regards the muzzling of a dog or as regards the keeping of a dog under proper control in contravention of a Regulation of a Local Authority made under the authority of this Order, the owner of the dog, and the person for the time being in charge thereof, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1878.

(2.) If a show or exhibition of a dog or dogs is held in contravention of a Regulation of a Local Authority made under the authority of this Order, the person holding such show or exhibition, and the occupier of

the place where the show or exhibition is held, and the owner or consignee or person for the time being in charge of each dog exposed thereat, and the person, if any, taking entrance-money or other payment for admission thereto, such last-mentioned person knowing the show or exhibition to be held in contravention as aforesaid, shall each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1878.

(3.) If a dog, or an animal, or a horse, ass, mule, or the carcase of a dog, or of an animal, or of a horse, ass, or mule is moved in contravention of a Regulation of a Local Authority made under the authority of this Order, or of the conditions of a Movement Licence thereunder, the owner of such dog, animal, horse, ass, mule, or carcase, and the person for the time being in charge thereof, and the person causing, directing, or permitting the movement, and the person moving or conveying such dog, animal, horse, ass, mule, or carcase, and the owner and the charterer, and the master of the vessel in which it is moved, and the consignee or other person receiving or keeping it, knowing it to have been moved in contravention as aforesaid, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1878.

(4.) If any person with a view to unlawfully evade or defeat the operation of this Order by clipping or washing, or in any other manner takes out, effaces, or obliterates, or attempts to take out, efface, or obliterate any mark clipped, painted, or stamped on a dog or on an animal, or on a horse, ass, or mule, as required by a Regulation of a Local Authority made under the authority of this Order, the person doing the same, and the person causing, directing, or permitting the same to be done, and the owner of the dog, animal, horse, ass, or mule, and the person for the time being in charge thereof, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1878.

(5.) If anything is omitted to be done as regards cleansing or disinfection in contravention of a Regulation of a Local Authority made under the authority of this Order, the owner and the lessee and the occupier of any place or thing in or in respect of which,—and the person using the van, cart, or other vehicle in which,—and the owner and the charterer and the master of the vessel in which,—(as the case may be), the same is omitted, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1878.

(6.) If a person in charge of dogs, animals, horses, asses, or mules being moved, where, under a Regulation of a Local Authority made under the authority of this Order, a Movement Licence is necessary, on demand made under this Order, fails to give his true name and address, or gives a false name or address, he shall be deemed guilty of an offence against the Act of 1878.

Saving for Dogs Act, 1871, and other Acts.

22. Nothing in this Order shall be deemed to affect or interfere with the operation of The Dogs Act, 1871, or any local or other Act of Parliament for the same or like purpose.

Given at the Council Chamber, Dublin Castle,
this 16th day of October, 1886.

Edwd. Saxe-Weimar, *General.*
Michl. Morris. Hedges Eyre Chatterton, *C.S.*
Hugh Holmes. John Monroe.
J. Lentaigne.

IMPORTATION OF ANIMALS (IRELAND) ORDER, 1886—No. II.

By the Lord Lieutenant and Privy Council in
Ireland.

LONDONDERRY.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Contagious Diseases (Animals) Acts, 1878 to 1886, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

I. This Order may be cited as the "Importation of Animals (Ireland) Order, 1886, No. II."

II. This Order shall commence and take effect from and immediately after the date hereof, and words in this Order have the same meaning as in the Animals (Ireland) Order.

III. It shall not be lawful to import into or land in Ireland any Animal from the Kingdom of Norway.

Given at the Council Chamber, Dublin
Castle, the 10th day of November, 1886.

Ashbourne, C.	J. A. Lawson.
Hedges Eyre Chatterton.	Robert R. Warren.
C. R. Barry.	George A. C. May.
Arthur Kavanagh.	John Monroe.

THE ANIMALS (IRELAND) AMENDMENT ORDER OF 1886.—No. II.

By the Lord Lieutenant and Privy Council in Ireland.

LONDONDERRY.

WE, the Lord Lieutenant-General and General Governor of Ireland, by virtue and in exercise of the powers in Us vested under the Contagious Diseases (Animals) Acts, 1878 to 1886, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

I. Chapter 35 (Inspectors and Officers of Local Authorities) of the Animals (Ireland) Order is hereby revoked, and the following provisions of this Article shall be read in place of that Article, and shall be deemed to be Chapter 35 of that Order, namely:—

Chapter 35.—Inspectors and Officers of Local Authorities.

122. The following is hereby approved as the qualification of a Veterinary practitioner (not being a member of the Royal College of Veterinary Surgeons) to be a Veterinary Inspector in Ireland, namely:— that he holds the veterinary certificate of the Highland and Agricultural Society of Scotland.

123. The Local Authority shall appoint in and for each Poor Law Union, not being a Poor Law Union united with another Poor Law Union or other Poor Law Unions into a district under the provisions of section eighty-one of the Act of 1878, one Inspector.

124. If a Local Authority is of opinion that another Inspector or officer, or other Inspectors or officers are required in any Poor Law Union in addition to the Inspector so appointed, such Local Authority may appoint such additional Inspector or officer, or additional Inspectors or officers as the Lord Lieutenant shall certify under the hand of the Chief or Under Secretary to be necessary for such Poor Law Union.

125. Every appointment of an Inspector or other officer made under this Order shall be subject to the approval of the Lord Lieutenant; and any person

appointed to be an Inspector or other officer shall not be entitled to any salary or remuneration until such approval shall have been obtained.

126. Every Inspector appointed pursuant to Article 123 of this Order shall have the qualifications of a Veterinary Inspector as defined by the Act of 1878 or Article 122 of this Order, provided that in the case of any Union where the Lord Lieutenant shall be satisfied that it is impossible to procure, or that for any sufficient cause it is undesirable to appoint a person so qualified, the Lord Lieutenant may authorize the Local Authority to appoint as such Inspector a person not having such qualifications as aforesaid.

127. Every Inspector or other officer appointed in pursuance of the provisions of Article 124 of this Order shall have such qualifications as the Lord Lieutenant shall prescribe in the certificate given under the hand of the Chief or Under Secretary, as provided in the said section.

128. The salary or remuneration of every Inspector or other officer appointed pursuant to Articles 123 and 124 of this Order shall be such as the Local Authority shall from time to time determine, subject in each case to the approval of the Lord Lieutenant.

129. Every Inspector or other officer appointed pursuant to Articles 123 and 124 of this Order shall be removable from office at any time, either by direction of the Lord Lieutenant, without notice, or, subject to the approval of the Lord Lieutenant, by the Local Authority upon receiving a month's notice, or a month's salary in lieu of notice.

130. Every Inspector appointed in pursuance of Article 123 of this Order shall perform all the duties imposed upon the Inspector of a Local Authority by the Act of 1878, or by any Order in Council made thereunder. He shall also value all animals which the Local Authority may require to be valued by one of its officers.

131. Every Inspector or other officer appointed pursuant to Article 124 of this Order shall perform such duties as the Lord Lieutenant shall prescribe in the certificate given under the hand of the Chief or Under Secretary, as provided by the said section.

*132. Every Inspector appointed pursuant to Article 123 of this Order shall on Saturday in each week forward to the Clerk of the Local Authority a certificate, in the form set forth in the Second Schedule to this Order, of the animals slaughtered or reserved for observation and treatment, pursuant to directions under section thirty of the Act of 1878, during the week ending on the said day; and shall also supply to the Local Authority any further information in reference to the said animal as the Lord Lieutenant or the Local Authority shall from time to time require.

Interpretation.

2. In this Order terms have the same meaning as in the Animals (Ireland) Order.

Short Title.

3. This Order may be cited as "The Animals (Ireland) Amendment Order of 1886, No. II."

Commencement.

4. This Order shall take effect from and immediately after the 1st day of January, one thousand eight hundred and eighty-seven.

Given at the Council Chamber, Dublin
Castle, this 30th day of December, 1886.

Edwd. Saxe-Weimar, General.	Ashbourne, C.
M. E. Hicks-Beach.	J. A. Lawson.
P. J. Keenan.	Hugh Holmes.
John Monroe.	John Young.

* This Article has been revoked so far as it relates to Pleuro-Pneumonia by the Pleuro-Pneumonia (Ireland) Order of 1890, page 57.

PORT OF DUNDALK.

By the Lord Lieutenant-General and General Governor of Ireland.

LONDONDERRY.

WE, the Lord Lieutenant-General and General Governor of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Acts, 1878 to 1886," and "The Animals (Ireland) Amendment Order of 1886," and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

1. The inspections of animals intended for exportation from the port of Dundalk shall be made in the place described in the Schedule to this Order; and no other place shall be used for such inspections until this Order shall have been altered or revoked.
2. This Order shall take effect from and immediately after the date hereof.

Given at Dublin Castle, the 31st day of March, 1887.

By His Excellency's Command,
W. S. B. KAYE.

SCHEDULE TO ABOVE ORDER.

The paved portion of an enclosed yard, belonging to the Dundalk and Newry Steam Packet Company, situate on the quay at Dundalk, entered from the public road leading to Soldier's Point, and having an exit on the quay aforesaid.

PORT OF DUNDRUM.

By the Lord Lieutenant-General and General Governor of Ireland.

LONDONDERRY.

WE, the Lord Lieutenant-General and General Governor of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Acts, 1878 to 1886," and "The Animals (Ireland) Amendment Order of 1886," and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

1. The inspections of animals intended for exportation from the port of Dundrum shall be made in the place described in the Schedule to this Order; and no other place shall be used for such inspections until this Order shall have been altered or revoked.
2. This Order shall take effect from and immediately after the date hereof.

Given at Dublin Castle, the 31st day of March, 1887.

By His Excellency's Command,
W. S. B. KAYE.

SCHEDULE TO ABOVE ORDER.

The paved pens belonging to the East Downshire Steamship Company, situate on the quay at Dundrum.

PORT OF GREENORE.

By the Lord Lieutenant-General and General Governor of Ireland.

LONDONDERRY.

WE, the Lord Lieutenant-General and General Governor of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases

(Animals) Acts, 1878 to 1886," and "The Animals (Ireland) Amendment Order of 1886," and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

1. The inspections of animals intended for exportation from the port of Greenore shall be made in the place described in the Schedule to this Order; and no other place shall be used for such inspections until this Order shall have been altered or revoked.
2. This Order shall take effect from and immediately after the date hereof.

Given at Dublin Castle, the 31st day of March, 1887.

By His Excellency's Command,
W. S. B. KAYE.

SCHEDULE TO ABOVE ORDER.

The pens with paved and concrete floors in the yard at Greenore belonging to the London and North Western Railway Company, having an entrance from the lines of Railway at Greenore and an exit at the Quay.

PORT OF LARNE.

By the Lord Lieutenant-General and General Governor of Ireland.

LONDONDERRY.

WE, the Lord Lieutenant-General and General Governor of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Acts, 1878 to 1886," and "The Animals (Ireland) Amendment Order of 1886," and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

1. The inspections of animals intended for exportation from the port of Larne shall be made in the place described in the Schedule to this Order; and no other place shall be used for such inspections until this Order shall have been altered or revoked.
2. This Order shall take effect from and immediately after the date hereof.

Given at Dublin Castle, the 4th day of April, 1887.

By His Excellency's Command,
W. S. B. KAYE.

SCHEDULE TO ABOVE ORDER.

The pens with concrete floors, the property of the Carrickfergus and Larne Railway Company, situate at the terminus of their railway, at the quay, Larne Harbour.

PORT OF WESTPORT.

By the Lord Lieutenant-General and General Governor of Ireland.

LONDONDERRY.

WE, the Lord Lieutenant-General and General Governor of Ireland, by virtue and in exercise of the powers in us vested under "The Contagious Diseases (Animals) Acts, 1878 to 1886," and "The Animals

(Ireland) Amendment Order of 1886," and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows :—

1. The inspections of animals intended for exportation from the port of Westport shall be made in the place described in the Schedule to this Order ; and no other place shall be used for such inspections until this Order shall have been altered or revoked.
2. This Order shall take effect from and immediately after the date hereof.

Given at Dublin Castle, the 4th day of April, 1887.

By His Excellency's Command,

W. S. B. KAYE.

SCHEDULE TO ABOVE ORDER.

A pen with concrete floor, the property of the Harbour Commissioners of Westport, situate on the quay at Westport.

PORT OF COLERAINE.

By the Lord Lieutenant-General and General Governor of Ireland.

LONDONDERRY.

WE, the Lord Lieutenant-General and General Governor of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Acts, 1878 to 1886," and "The Animals (Ireland) Amendment Order of 1886," and of every other power enabling us in this behalf, do order, and it is hereby ordered as follows :—

1. The inspections of animals intended for exportation from the port of Coleraine shall be made in the place described in the Schedule to this Order and no other place shall be used for such inspections until this Order shall have been altered or revoked.
2. This Order shall take effect from and immediately after the date hereof.

Given at Dublin Castle, the 5th day of April, 1887.

By His Excellency's Command,

W. S. B. KAYE.

SCHEDULE TO ABOVE ORDER.

The pens with concrete floors, the property of the Harbour Commissioners of Coleraine, situate on the quay at Coleraine.

PORT OF NEWRY.

By the Lord Lieutenant-General and General Governor of Ireland.

LONDONDERRY.

WE, the Lord Lieutenant-General and General Governor of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Acts, 1878 to 1886," and "The Animals (Ireland) Amendment Order of 1886," and of every

other power enabling Us in this behalf, do order, and it is hereby ordered as follows :—

1. The inspections of animals intended for exportation from the port of Newry, shall be made in the place described in the Schedule to this Order ; and no other place shall be used for such inspections until this Order shall have been altered or revoked.
2. This Order shall take effect from and immediately after the date hereof.

Given at Dublin Castle, the 5th day of April, 1887.

By His Excellency's Command,

W. S. B. KAYE.

SCHEDULE TO ABOVE ORDER.

The pens, in the occupation of the Dundalk and Newry Steam Packet Company, situate in the town of Newry, at each side of William-street, close to Dublin Bridge and between the Newry Canal and the Newry and Warrenpoint Railways.

PORT OF PORTRUSH.

By the Lord Lieutenant-General and General Governor of Ireland.

LONDONDERRY.

WE, the Lord Lieutenant-General and General Governor of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Acts, 1878 to 1886," and "The Animals (Ireland) Amendment Order of 1886," and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows :—

1. The inspections of animals intended for exportation from the port of Portrush, shall be made in the place described in the Schedule to this Order ; and no other place shall be used for such inspections until this Order shall have been altered or revoked.
2. This Order shall take effect from and immediately after the date hereof.

Given at Dublin Castle, the 5th day of April, 1887.

By His Excellency's Command,

W. S. B. KAYE.

SCHEDULE TO ABOVE ORDER.

The pens with concrete floors, the property of the Harbour Company (Limited) of Portrush, situate at Kerr-street, Portrush.

PORT OF BALLINA.

By the Lords Justices-General and General Governors of Ireland.

ASHBOURNE, C.

WE, the Lords Justices-General and General Governors of Ireland by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Acts, 1878 to 1886," and "The Animals (Ireland) Amendment Order of 1886," and of every

other power enabling Us in this behalf, do order, and it is hereby ordered as follows :—

1. The inspections of animals intended for exportation from the port of Ballina, shall be made in the place described in the Schedule to this Order ; and no other place shall be used for such inspections until this Order shall have been altered or revoked.
2. This Order shall take effect from and immediately after the date hereof.

Given at Dublin Castle, the 29th day of April, 1887.

By Their Excellencies' Command,

W. S. B. KAYE.

SCHEDULE TO ABOVE ORDER.

The pens forming a portion of a yard belonging to the Moy Commissioners of Ballina, situate on the Quay on the river Moy, near the town of Ballina.

PORT OF DROGHEDA.

By the Lords Justices-General and General Governors of Ireland.

ASHBOURNE, C.

WE, the Lords Justices-General and General Governors of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Acts, 1878 to 1886," and "The Animals (Ireland) Amendment Order of 1886," and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows :—

1. The inspections of animals intended for exportation from the port of Drogheda shall be made in the places described in the Schedule to this Order ; and no other place shall be used for such inspections until this Order shall have been altered or revoked.
2. This Order shall take effect from and immediately after the date hereof.

Given at Dublin Castle, the 29th day of April, 1887.

By Their Excellencies' Command,

W. S. B. KAYE.

SCHEDULE TO ABOVE ORDER.

The paved yards, the property of the Drogheda Steam Packet Company, situate in St. Laurence's Gate Ward, parish of St. Peter, and county of the town of Drogheda, described as follows :—

- No. 1, or "Gas Yard," entered from Steam Packet Quay.
- No. 2, or "Mill Yard," entered from Back Strand, with an exit through the Company's stores to Steam Packet Quay.
- No. 3, or "Office Yard," entered from Steam Packet Quay.
- No. 4, or "Large Inspection Yard," entered from Cross-street, leading from Back Strand to Steam Packet Quay, and opening into Steam Packet Quay.

IMPORTATION OF ANIMALS (IRELAND) ORDER, 1888.

By the Lord Lieutenant and Privy Council in Ireland.

LONDONDERRY.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Contagious Diseases (Animals) Acts, 1878 to 1886, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows :—

I. This Order may be cited as "The Importation of Animals (Ireland) Order, 1888."

II. This Order shall commence and take effect from and immediately after the date hereof, and words in this Order have the same meaning as in the Animals (Ireland) Order.

III. It shall not be lawful to import into or land in Ireland any Animal from Malta.

Given at the Council Chamber, Dublin Castle, the 2nd day of January, 1888.

Edwd. Saxe-Weimar, *General.* Ashbourne, C.
Meath. Arthur James Balfour.
Arthur Kavanagh. John Monroe.
J. G. Gibson. Ion T. Hamilton.

IMPORTATION OF ANIMALS (IRELAND) ORDER, 1888, No. II.

By the Lord Lieutenant and Privy Council in Ireland.

LONDONDERRY.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Contagious Diseases (Animals) Acts, 1878 to 1886, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows :—

I. This Order may be cited as "The Importation of Animals (Ireland) Order, 1888, No. II."

II. This Order shall commence and take effect from and immediately after the date hereof, and words in this Order have the same meaning as in the Animals (Ireland) Order.

III. It shall not be lawful to import into or land in Ireland any Animal brought from the Kingdom of Belgium.

Given at the Council Chamber, Dublin Castle, the 18th day of May, 1888.

Hedges Eyre Chatterton. P. J. Keenan.
Peter O'Brien.

IMPORTATION OF ANIMALS (IRELAND) ORDER, 1889.

By the Lords Justices and Privy Council in Ireland.

EDWARD SAXE-WEIMAR, *General.*

ASHBOURNE, C.

HEDGES EYRE CHATTERTON.

WE, the Lords Justices-General and General Governors of Ireland, by and with the advice of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under

the Contagious Diseases (Animals) Acts, 1878 to 1886, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

Animals from Germany prohibited.

I. Unless and until Her Majesty's Privy Council in Ireland otherwise order, animals brought from the German Empire shall not be landed in Ireland.

Interpretation.

II. In this Order terms have the same meaning as in the Animals (Ireland) Order.

Short Title.

III. This Order may be cited as "The Importation of Animals (Ireland) Order, 1889."

Commencement.

IV. This Order shall commence and take effect from and immediately after the date hereof.

Given at the Council Chamber, Dublin Castle,
the 29th day of April, 1889.

JOHN MONROE.

**IMPORTATION OF ANIMALS (IRELAND)
ORDER, 1890.**

By the Lords Justices and Privy Council in
Ireland.

EDWD. SAXE-WEIMAR, General.

ASHBOURNE, C. J.

HEDGES EYRE-CHATTERTON.

WE, the Lords Justices-General and General Governors of Ireland, by and with the advice of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Contagious Diseases (Animals) Acts, 1878 to 1886, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

I. This Order may be cited as "The Importation of Animals (Ireland) Order, 1890."

II. This Order shall commence and take effect from and immediately after the date hereof; and words in this Order have the same meaning as in the Animals (Ireland) Order.

III. Notwithstanding anything contained in the Animals (Ireland) Order, Animals brought from Her Majesty's Possessions in North America shall not be landed in Ireland, except with the consent of the Lord Lieutenant.

Given at the Council Chamber, Dublin Castle,
the 2nd day of August, 1890.

W. H. F. Cogan. Gerald Fitzgibbon.
West Ridgeway. J. Murphy.

(No. 90.)

**THE PLEURO-PNEUMONIA (IRELAND)
ORDER OF 1890.**

By the Lord Lieutenant and Privy Council in Ireland
ZETLAND.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Contagious Diseases (Animals) Acts, 1878 to 1890, and of every other power enabling Us in

this behalf, do order, and it is hereby ordered as follows:—

Short Title.

1. This Order may be cited as The Pleuro-Pneumonia (Ireland) Order of 1890.

Extent.

2. This Order extends to the whole of Ireland.

Commencement.

3. This Order shall commence and take effect from and immediately after the thirty-first day of August, one thousand eight hundred and ninety.

Interpretation.

4. In this Order—

The Act of 1878 means The Contagious Diseases (Animals) Act, 1878:

The Act of 1886 means The Contagious Diseases (Animals) Act, 1886:

The Act of 1890 means The Contagious Diseases (Animals) (Pleuro-Pneumonia) Act, 1890:

The Acts of 1878 to 1890 means The Contagious Diseases (Animals) Acts, 1878 to 1890:

Infected Place means a Place for the time being a Place infected with pleuro-pneumonia under the Act of 1878:

Infected Area means an Area for the time being an Infected Area under the Act of 1878:

Cattle means bulls, cows, oxen, heifers, and calves:

Public sale includes a market or fair, and any sale, whether conducted by auction or not, which is open to the public, whether on payment of entrance money or other payment or not, whether it is held in a public place or not, and whether cattle of different owners are exposed thereat or not; and includes also an exhibition:

Expose means expose for sale or in any manner put up or offer for sale, or exhibit at an exhibition:

Landing-place for foreign animals means any dock, quay, wharf, or other place approved by the Lord Lieutenant for the landing of, and includes any lands, buildings, or premises so approved for the lairage of, foreign animals not subject to slaughter or quarantine:

Carcase means the carcase of a head of cattle, and includes part of such a carcase, and the meat, bones, hide, skin, hoofs, horns, offal, or other part, of a head of cattle, separately or otherwise, or any portion thereof:

The Privy Council means the Lord Lieutenant and Privy Council:

Article means Article of this Order:

Other terms have the same meaning and scope as in the Act of 1878.

Revocation of Orders.

5. The Orders described in the Schedule to this Order to the extent described in the said Schedule are hereby from and after the commencement of this Order revoked: Provided that such revocation shall not invalidate or make unlawful anything done under the Orders or parts of Orders hereby revoked, or affect any licence or authority granted, or any right, title, obligation, or liability accrued thereunder, before the commencement of this Order, or interfere with the institution or prosecution of any proceeding in respect of any offence committed against, or any penalty incurred under, the said Orders or parts of Orders hereby revoked before the commencement of this Order.

Existing Regulations of Local Authority.

6. All Regulations made by a Local Authority under the Orders and parts of Orders revoked by this Order, and in force immediately before the commencement of this Order, shall, unless altered or revoked by such Local Authority, remain in force for such time and

in such manner as if this Order had not been made: Provided that nothing in any such Regulations shall in any way prohibit, regulate, or apply to the movement of any head of cattle which is moved with and in accordance with the conditions of a Licence of an Inspector or other person authorized by the Lord Lieutenant to grant the same.

Duty of Police on Notice of Pleuro-Pneumonia.

7. The constable to whom notice of the fact of a head of cattle being affected with pleuro-pneumonia, or with disease supposed to be pleuro-pneumonia, is given, under Section thirty-one of the Act of 1878, shall forthwith give information thereof to—

- (i.) The Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle;
- (ii.) an Inspector of the Local Authority;
- (iii.) the Local Authority.

Duty of Inspector to act immediately.

8. An Inspector of a Local Authority on receiving in any manner whatsoever information of the supposed existence of pleuro-pneumonia, or having reasonable ground to suspect the existence of pleuro-pneumonia, shall proceed with all practicable speed to the place where such pleuro-pneumonia, according to the information received by him, exists, or is suspected to exist, and shall there and elsewhere put in force and discharge the powers and duties by or under the Acts of 1878 to 1890, and any Order thereunder, conferred and imposed on him as Inspector.

No Movement into or out of Infected Place or Infected Area without Licence.

9. No cattle shall be moved into or out of an Infected Place or an Infected Area except with the Licence of an Inspector or other person authorized by the Lord Lieutenant to grant the same, and such cattle shall not be moved except in accordance with the conditions contained in such Licence.

Public Sales in Infected Areas.

10. No public sale of cattle shall be held in an Infected Area, except with a Licence of the Lord Lieutenant or of the Privy Council, and subject to the conditions contained in such Licence.

Regulations of Local Authority as to Movement into their District from other Districts.

11.—(i.) Any Local Authority may, with the view of preventing the introduction of Pleuro-Pneumonia into their District, make, from time to time, such Regulations as they think fit for prohibiting or regulating the movement, by land or by water, of cattle into their District from the District of any other Local Authority in Ireland: Provided that the power to make Regulations under this Article shall be exercised only by a Local Authority or their Executive Committee, and shall not be delegated to any other Committee nor to a Sub-Committee.

(ii.) Where a Local Authority have made a Regulation under the provisions of this Article prohibiting the movement of cattle into their District from the District of any other Local Authority in Ireland, it shall not be lawful, so long as such Regulation is in force, for any person to move into the District of such first-mentioned Local Authority any head of cattle so prohibited that may have been at any time during the continuance of such Regulation within the District of such other Local Authority: Provided that the provisions of this Article shall not extend to any such head of cattle moved by railway through such last-mentioned District without untrucking.

Regulations of Local Authority as to Movement of Cattle within their District.

12. Any Local Authority may, with the view of preventing the spreading of Pleuro-Pneumonia, make

such Regulations as they think fit for prohibiting or regulating the movement by land or by water of cattle in the whole of their District, or in any part or parts thereof.

Limitation as to Regulations of Local Authorities.

13.—(i.) No Regulation made by a Local Authority under this Order shall be deemed to apply to the movement of—

- (a.) Cattle into a Cattle-Plague infected place; or
- (b.) Cattle into a Pleuro-Pneumonia infected place or area; or
- (c.) Cattle into a Foot-and-Mouth Disease infected place or area; or
- (d.) Cattle affected with Pleuro-Pneumonia; or
- (e.) Cattle by railway through the District of that Local Authority without untrucking;

which movement is regulated by the Acts of 1878 to 1890, and Orders in Council issued thereunder.

(ii.) No Regulation made by a Local Authority under this Order shall in any way prohibit, regulate, or apply to the movement of any head of cattle which is moved with and in accordance with the conditions of a Licence of an Inspector or other person authorized by the Lord Lieutenant to grant the same.

Prohibition of Movement of Cattle liable to be Slaughtered.

13.—(1.) Where the Privy Council has given Notice in writing to the owner of any cattle which are liable to be slaughtered by the Privy Council under the Act of 1890, requiring that such cattle be detained in any field, shed, or other place, it shall not be lawful for any person, except with a Licence of the Privy Council and in accordance with the conditions of such Licence—

- (a.) to move any of such cattle out of such field, shed, or other place;
- (b.) to move out of such field, shed, or other place any other cattle that may be therein;
- (c.) so long as any cattle to which the Notice applies are detained in such field, shed, or other place, to move any other cattle into the same;
- (d.) to permit any other cattle to come in contact with any cattle to which the Notice applies.

(2.) Any Notice or Licence under this Article may be given or granted by an Inspector or other person authorized by the Lord Lieutenant to give or grant the same.

Marking or Branding of Cattle liable to be Slaughtered.

14. Any cattle liable to be slaughtered by the Privy Council under the Act of 1890, may be marked or branded in such manner as may be deemed requisite by an Inspector authorized by the Lord Lieutenant; and the owner or person in charge of such cattle shall give all reasonable facilities to the said Inspector for the purpose of this Article.

Detention of Cattle that have been in Contact with Cattle Affected with Pleuro-Pneumonia.

15.—(1.) Any Local Authority may, if they think fit, on any evidence satisfactory to them that there is within their District any head of cattle which at any time within fifty-six days previous to the date of the Notice hereinafter mentioned has been in contact with, or in the same herd with, any head of cattle affected with pleuro-pneumonia (such first-mentioned head of cattle being hereinafter referred to as such suspected animal), cause a Notice to be served on the owner or person in charge of such suspected animal, and also, if they think fit, a Notice on the occupier of any place in which such suspected animal then is, prohibiting the movement of such suspected animals

during the period named in such Notice from the cow-shed, field, yard, park, or other like place in which such suspected animal then is, and shall thereupon report to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle, the giving of such notice and the circumstances under which it was given: Provided that the period named in such Notice shall not exceed fifty-six days from the date on which such suspected animal was in contact with, or in the same herd with, any head of cattle as aforesaid: Provided also that it shall not be competent for a Local Authority to cause any such Notice to be served during the time such suspected animal is in a market, fair, sale-yard, place of exhibition, landing-place, wharf, railway station, or other like place, or is being moved by land or by water.

(2.) Where a Notice prohibiting the movement of any head of cattle has been served on the owner or person in charge of such head of cattle by the Local Authority, it shall not be lawful for any person during the period named in the Notice to move such head of cattle or any other cattle which may be in the same cow-shed, field, yard, park, or other like place with such head of cattle without the permission of an Inspector or other person authorized by the Lord Lieutenant.

Pleuro-Pneumonia found in a Market, Railway Station, Grazing-Park, or other like Place, or during Transit.

16.—(1.) By virtue of Section twenty-seven of the Act of 1878, where any cattle are found to be affected with pleuro-pneumonia—

(a.) While exposed for sale or exhibited in a market, fair, sale-yard, place of exhibition, or other place; or

(b.) While placed in a lair or other place before exposure for sale; or

(c.) While being in or on a landing-place or wharf or railway station or other place during transit; or

(d.) While in course of being moved by land or by water; or

(e.) While being on common or uninclosed land; or

(f.) While being in a cow-shed, field, yard, farm, park, or other place wherein animals of different owners are taken in for shelter, or for rest, or for grazing, or for any other purpose; or

(g.) While being in any other place not in the possession or occupation or under the control of the owner of the animal, the Inspector of the Local Authority shall seize, detain, and effectually isolate, as far as practicable, from contact with other cattle all the cattle affected with pleuro-pneumonia, and shall forthwith transmit the information by telegraph or other rapid means to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle, and on the arrival of an Inspector or other person authorized by the Lord Lieutenant to act in that behalf, shall place the cattle so seized and detained in charge of the last-named Inspector or of such other person.

(2.) It shall not be lawful for any person to move any cattle so detained without a Licence of an Inspector or other person authorized by the Lord Lieutenant to grant the same.

(3.) Nothing in this Article shall apply to a Foreign Animal's Wharf or to a Foreign Animal's Quarantine Station or to a Landing-place for foreign animals.

Prohibition to Expose or Move Cattle affected with or suspected of Pleuro-Pneumonia.

17. It shall not be lawful for any person—

(a.) To expose a head of cattle affected with or suspected of pleuro-pneumonia in a market or fair, or in a sale-yard, or other public or private place where animals are commonly exposed for sale.

(b.) To place a head of cattle affected with or suspected of pleuro-pneumonia in a lair or other place

adjacent to or connected with a market or a fair, or where animals are commonly placed before exposure for sale.

(c.) To send or carry, or cause to be sent or carried, a head of cattle affected with or suspected of pleuro-pneumonia, on a railway, canal, river, or inland navigation, or in a coasting vessel.

(d.) To carry, lead, or drive, or cause to be carried, led or driven, a head of cattle affected with or suspected of pleuro pneumonia on a high-way or thoroughfare.

(e.) To place or keep a head of cattle affected with or suspected of pleuro-pneumonia on common or uninclosed land, or in a field or place insufficiently fenced, or in a field adjoining a highway, unless that field is so fenced or situate that cattle therein cannot in any manner come in contact with cattle passing along that highway or grazing on the sides thereof.

(f.) To graze a head of cattle affected with or suspected of pleuro-pneumonia on pasture being on the sides of a highway.

(g.) To allow a head of cattle affected with or suspected of pleuro-pneumonia to stray on a highway or thoroughfare, or on the sides thereof, or on common or uninclosed land, or in a field or place insufficiently fenced.

Proceedings in Case of Contravention of last preceding Article.

18.—(1.) Where a head of cattle is exposed or otherwise dealt with in contravention of the last preceding Article, the Inspector or other officer of the Local Authority appointed in that behalf shall seize, remove, and detain it in a place suitable for effectual isolation from other cattle, and shall forthwith transmit the information by telegraph or other rapid means to the Clerk of the Council, Veterinary Department, Privy Council, Dublin Castle, and on the arrival of an Inspector or other person authorized by the Lord Lieutenant, shall place the cattle so seized and detained in charge of the last-named Inspector or other person.

(2.) It shall not be lawful for any person to move any cattle so detained without a Licence of an Inspector or other person authorized by the Lord Lieutenant, to grant the same.

Expenses.

19. The Local Authority may recover the expenses of the execution by them or by their Inspector or other officer of the provisions of the two last-preceding Articles from the owner of the cattle seized, or from the consignor or consignee thereof, who may recover the same from the owner summarily.

Food and Water during Detention.

20. An Inspector, officer, or constable detaining a head of cattle under this Order shall cause it to be supplied with requisite food and water during its detention; and the expenses incurred by him in respect thereof may be recovered from the person having charge of the head of cattle, or from its owner summarily.

Cleansing and Disinfection.

21. (1.) The occupier of any place which has been used by any cattle which have been or are liable to be slaughtered under the Act of 1890 shall give all reasonable facilities to an Inspector authorized by the Lord Lieutenant, or to any person appointed by such Inspector, for the cleansing and disinfection of such place, and all utensils, pens, hurdles, or other things used for or about such cattle;

(2.) No Regulation made by a Local Authority under Article 72 of the Animals (Ireland) Order shall apply to such place or to such utensils, pens, hurdles, or other things.

Ascertainment of Value for Compensation in Ireland.

22. Where in Ireland any head of cattle is slaughtered by order of the Privy Council under the pro-

visions of the Act of 1890 the value of the head of cattle for compensation shall be ascertained as follows :—

(i.) If within six days after the receipt of notice in writing from an Inspector or officer of the Privy Council of the valuation of a head of cattle slaughtered under the Act of 1890, the owner does not give a counter notice in writing, stating in effect that he disputes the valuation made on behalf of the Privy Council, the compensation will be paid on that valuation.

(ii.) If the owner gives such a notice, then the question of the value of the animal shall by this Order stand referred to the arbitration of a single arbitrator, who shall make his award ready for delivery within seven days after he is appointed, and the provisions of the Common Law Procedure Amendment Act (Ireland), 1856, shall apply to the reference and arbitration.

(iii.) If a higher valuation is awarded than the valuation notified by the Privy Council, then the Privy Council will pay the cost of the reference and award and all costs incurred by the owner with respect to the arbitration when ascertained, but otherwise the costs of the reference and award and all costs incurred by the Privy Council with respect to the arbitration when ascertained as aforesaid may be deducted by the Privy Council from the sum payable to the owner as compensation under the award.

Carcases.

23. The carcase of every head of cattle that has died of pleuro-pneumonia or of disease suspected to be pleuro-pneumonia shall be disposed of as follows :

(i.) The Inspector of the Local Authority shall cause the lungs of each such head of cattle to be carefully removed from the carcase and enclosed in a properly constructed box, and shall have a label attached to the lungs containing the following particulars :

- (a.) Name and address of owner of head of cattle;
- (b.) Name of union from which the lungs are forwarded;
- (c.) Description of head of cattle;
- (d.) Date of death of head of cattle :

and shall with all practicable speed forward such box addressed

For Veterinary Department,
Care of Mr. Edward O'Keeffe,
Mill-street,
Dublin.

The Inspector shall at the same time report the particulars to

The Clerk of the Council,
Veterinary Department,
Privy Council Office,
Dublin Castle.

(ii.) The Inspector of the Local Authority shall cause the skin of such head of cattle to be so slashed as to render it useless.

(iii.) He shall then cause the carcase to be buried as soon as possible in its skin in some proper place, and to be covered with a sufficient quantity of quicklime or other disinfectant, and with not less than six feet of earth.

(iv.) Or, if authorized by licence from the Lord Lieutenant, the carcase may be destroyed in the mode following : The carcase shall be disinfected, and shall then be taken, in charge of an officer of the Local Authority, to a horse-slaughterer's or knacker's-yard approved for the purpose by the Lord Lieutenant; or other place so approved, and shall be there destroyed by exposure to a high temperature, or by chemical agents.

Digging up.

24. It shall not be lawful for any person, except with the Licence of the Lord Lieutenant, to dig up, or cause to be dug up, the carcase of any head of cattle that has been buried.

Declaration of Slaughter-House an Infected Place by Lord Lieutenant only.

25. Notwithstanding anything in the Act of 1878, or any Order, a slaughter-house in which a head of cattle affected with pleuro-pneumonia or the carcase of a head of cattle that was affected with pleuro-pneumonia is found, shall not, by reason thereof, be declared to be an Infected Place, except by the Lord Lieutenant.

Removal of Dung or other Things.

26. It shall not be lawful for any person to send or carry, or cause to be sent or carried, on a railway, canal, river, or inland navigation, or in a coasting vessel, or in a vessel trading to any port or place in Great Britain, or on a highway or thoroughfare, any dung, fodder, or litter that has been in an Infected Place, or that has been in any place in contact with or used about a diseased head of cattle, except with a Licence of the Local Authority for the District in which such place is situate, on a certificate of an Inspector certifying that the thing moved has been, as far as practicable, disinfected, or with a Licence of an Inspector or other person authorized by the Lord Lieutenant to act in that behalf.

Forms.

27.—The Forms given in the Second Schedule to this Order, with such variations as circumstances require, shall be used for the purposes of this Order.

Regulations as to Certificates and Licences.

28.—(i.) The person granting a Movement Licence under this Order shall forthwith send a copy of such Licence to the Veterinary Department of the Privy Council Office.

(ii.) A Movement Licence granted under this Order is not available except when accompanied by the certificate on which it is granted.

(iii.) The person granting such Movement Licence under this Order shall, for the identification of each certificate produced to him, mark the same by signing his name thereon, with the date of the production thereof to him.

(iv.) The person granting such Movement Licence shall deliver the certificate produced to him, when so marked, with the Licence, to the person receiving the Licence from him.

(v.) Every Movement Licence and certificate granted under the provisions of this Order, shall, after the expiration of the period for which such Licence is available, be delivered with all practicable speed, by the person in charge of the cattle moved, at the nearest Police station of the district in which the place where the cattle were moved under such Licence is situate.

Production of Licences; Names and Addresses.

29.—(1.) Every person in charge of cattle being moved, where under this Order or under any Regulation of a Local Authority under this Order a Movement Licence may be necessary, shall, on demand of a Justice, or of a constable, or of an Inspector or other officer of the Privy Council or of a Local Authority, produce and show to him the Movement Licence (if any) authorizing the movement, and shall allow it to be read and a copy of or extract from it to be taken by the person to whom it is produced.

(2.) Every person so in charge shall, on demand as aforesaid, give his name and address to the Justice, or constable, or Inspector or other officer.

Weekly Returns to Privy Council.

30. Where an Inspector of a Local Authority finds in his District pleuro-pneumonia he shall forthwith make a return thereof to the Local Authority and to the Privy Council, on a form provided by the Privy Council, with all particulars therein required, and shall continue to so make a return thereof on the Saturday of every week until the disease has ceased.

Provisions as to Regulations of Local Authority.

31.—(1.) Every Local Authority shall forthwith send to the Privy Council a copy of every Regulation made by them under the provisions of this Order.

(2.) If the Privy Council are satisfied on inquiry with respect to any Notice served or Regulation made by a Local Authority under the provisions of this Order that the same is of too restrictive a character, or otherwise objectionable, and direct the revocation thereof, the same shall thereupon cease to operate.

Offences.

32.—(1.) If a head of cattle is moved in contravention of this Order, or of any Notice served under this Order, or of any Regulation made by a Local Authority under the provisions of this Order, or of the conditions of a Movement Licence thereunder, the owner of the animal, and the person for the time being in charge thereof, and the person causing, directing, or permitting the movement, and the person moving or conveying the animal, and the owner and the charterer and the master of the vessel in which it is moved, and the consignee or other person receiving or keeping it, knowing it to have been moved in contravention as aforesaid, and the occupier of the place from which the head of cattle is moved shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1878.

(2.) If a person in charge of a head of cattle being moved, where under this Order or under any Regulation made by a Local Authority under the provisions of this Order a Movement Licence is necessary, on demand made under this Order, fails to give his true name and address, or gives a false name or address, he shall be deemed guilty of an offence against the Act of 1878.

(3.) If a head of cattle is not marked as required by this Order, or by any Regulation made by a Local Authority under the provisions of this Order, or by the conditions of a Licence thereunder, the owner, consignee, or other person exposing the same, and the person for the time being in charge thereof, and the purchaser thereof and the person holding the sale, and the auctioneer, if any, or other person conducting the sale, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1878.

(4.) If any person, with a view to unlawfully evade or defeat the operation of this Order, by clipping, or washing, or in any other manner, takes out, effaces, obliterates, or removes, or attempts to take out, efface,

obliterate, or remove, any mark on any cattle marked by direction of the Privy Council, or by any Regulation made by a Local Authority under the provisions of this Order, or by the conditions of a Licence thereunder, the person doing the same, and the person causing, directing, or permitting the same to be done, and the owner of the head of cattle, and the person for the time being in charge thereof, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1878.

(5.) If a head of cattle is not slaughtered as required by this Order, or by any Regulation made by a Local Authority under the provisions of this Order, or by the conditions of a Licence thereunder, the person failing to cause the same to be so slaughtered shall be deemed guilty of an offence against the Act of 1878.

(6.) If a carcase is moved or is not buried or is not destroyed in contravention of any Regulation made by a Local Authority under the provisions of this Order, the owner of the carcase, and the person for the time being in charge thereof, and the person causing, directing, or permitting the movement, and the person moving or conveying the carcase, and the owner and the charterer and the master of the vessel in which it is moved, and the consignee or other person receiving or keeping it, knowing it to have been moved in contravention as aforesaid, and the person failing to bury or destroy the carcase, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1878.

(7.) If a head of cattle is exposed for sale in or at any market, fair, auction, sale-yard, sale, or exhibition, in contravention of the conditions of a Licence under the provisions of this Order, the person holding such market, fair, auction, sale, or exhibition, and the occupier of the place where the same is held, and the owner or consignee of each head of cattle so exposed, and the person so exposing the same, and the auctioneer, if any, or other person conducting a sale at such market, fair, auction, sale-yard, sale, or exhibition, and the person (if any) taking entrance money or other payment for admission thereto, and the purchaser thereof of any animal so exposed in contravention of such Licence, such last-mentioned person or such purchaser knowing the head of cattle to be exposed for sale in contravention as aforesaid, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1878.

(8.) If any person with a view to unlawfully evade or defeat the operation of this Order allows a head of cattle to stray, he shall be deemed guilty of an offence against the Act of 1878.

Given at the Council Chamber, Dublin Castle, this 30th day of August, 1890.

Edwd. Saxe-Weimar, *General.*

Morris.

William O'Brien.

W. W. F. Hume-Dick.

SCHEDULES.

THE FIRST SCHEDULE.

Orders and parts of Orders Revoked.

Date.	Short Title.	Extent of Revocation.
1880 31 May ...	The Animals (Ireland) Order ...	The whole of Chapter 2 (Pleuro-Pneumonia). Chapter 8 (Pleuro-Pneumonia or Foot-and-Mouth Disease, or Swine-Fever found in a Market, Railway Station, Grazing Park, or other like place, or during transit), Chapter 9 (Exposure or Movement of Diseased Animals, Horses, Asses, and Mules), and Chapter 11 (Carcases), so far as those Chapters relate to Pleuro-Pneumonia. Article 135 (Forms) and Article 136 (Weekly Returns to Privy Council), so far as they relate to Pleuro-Pneumonia.
1883 18 August ...	The Infected Places, Marking or Branding of Animals Order of 1883.	The whole Order.
1885 25 February ...	Pleuro-Pneumonia Order No. VII. ...	The whole Order.
1886 18 June ...	Pleuro-Pneumonia Order No. X. ...	The whole Order.
30 December ...	The Animals (Ireland) Amendment Order of 1886—No. II.	Article I., 132, so far as it relates to Pleuro-Pneumonia.
1887 21 February ...	Pleuro-Pneumonia Order No. XIII.	The whole Order.
9 March ...	The Movement into District (Pleuro-Pneumonia) Order of 1887	The whole Order.
1888 6 March ...	The Pleuro-Pneumonia Slaughter (Ireland) Order No. 61.	The whole Order.
6 April ...	Pleuro-Pneumonia Order No. 62.	The whole Order.
6 April ...	Pleuro-Pneumonia Order No. 63	The whole Order.
30 April ...	Pleuro-Pneumonia Order No. 68.	The whole Order.

(2.)

THE SECOND SCHEDULE.

PART I.

Forms for Use by an Inspector.

(1.)

Declaration of Disease.

The Contagious Diseases (Animals) Acts,
1878 to 1890.

"I, the undersigned, being the Inspector appointed by the Local Authority for the Poor Law Union of , hereby declare that I have this day found that pleuro-pneumonia exists [or has within fifty-six days existed] in the following cow-shed, field, or other place (that is to say), [here describe the place where the disease is found].

Dated this day of , 189

(Signed)

Notice of Declaration to Occupier in Pleuro-Pneumonia.

The Contagious Diseases (Animals) Acts 1878 to 1890.

To of
I, the undersigned, being the Inspector appointed by the Local Authority for the Poor Law Union of , hereby give you notice, as the occupier of the following cow-shed, field, or other place (that is to say), [here describe the place where the disease is found] that I have made a declaration, a copy whereof is indorsed on this notice [copy of declaration as filled up and signed to be indorsed], and that in consequence thereof the cow-shed, field, or other place aforesaid has become and is a place infected with pleuro-pneumonia, and that the same will continue to be a place so infected until the determination and declaration of the Lord Lieutenant or Local Authority, as the case may be.

Dated this day of 189

(Signed)

PART II.

FORMS OF MOVEMENT LICENCE.

(1.)

Movement of Cattle to a Slaughter-House.

Union.

THE CONTAGIOUS DISEASES (ANIMALS) ACTS,

1878 to 1890.

* No.

Owner's Name

* No.

Union.

Licence granted for move-
ment of Cattle from

I, the undersigned, being authorised by the Lord Lieutenant for the purpose, do hereby license the movement out of the under-mentioned place of the under-mentioned Cattle to the under-mentioned slaughter-house, to be there forthwith slaughtered.

to in

charge of

No. of Cattle

(Signed)

(Dated)

This Licence is available for twelve hours from o'clock this day.

Name of Owner of Cattle, and Description of Place from which the Cattle are to be moved.	Number of Cattle to be moved (to be written in words).	Slaughter-house to which the Cattle are to be moved for Slaughter.	Name and Address of the person in whose charge the Cattle are to be moved.

This Licence is available for twelve hours, from (a) o'clock this day, and no longer.

(Signed)

Dated this day of , 189 .

* This number must correspond with that on the counterfoil.

(a) The time of the granting of the licence to be filled in.

* This number must correspond with that on the Licence.

This counterfoil is to be retained by the person granting the Licence.

Caution.—Persons acting without the above licence where such is necessary, or acting thereon after such licence has expired, or counterfeiting, fabricating, or altering, or obtaining or endeavouring to obtain by means of a false pretence, or granting or issuing a licence knowing the same to be false in any respect, or committing other offences with respect to licences are liable, under The Contagious Diseases (Animals) Act, 1878, to fine and imprisonment.

(2.)

Movement of Cattle for the purpose of Isolation.

Union.

THE CONTAGIOUS DISEASES (ANIMALS) ACTS, 1878 to 1890.

* No.

* No.

Union.

Owner's name

Licence granted for re-
moval of cattle out of a
place at

I, the undersigned, having examined the undermentioned cattle, do hereby certify that so far as I can ascertain they are not affected with Pleuro-Pneumonia, and that it is necessary that they should be moved from the undermentioned place for the purpose of isolation, and being authorized by the Lord Lieutenant for the purpose, do hereby license the removal of those cattle from that place to the undermentioned place or premises for that purpose.

to

at

for the purpose of isolation.

No. of cattle

(Signed)

(Dated)

This Licence is available for hours, from o'clock this day.

Name of Owner of Cattle, and Description of Place from which the Cattle are to be moved.	Number and Description of the Cattle to be moved (to be written in words).	Description of the Place or Premises to which the Cattle are to be moved.	Name and Address of the person in whose charge the Cattle are to be moved.

This Licence is available for (a) hours, from o'clock, this day of , and no longer.

(Signed)

Dated this day of , 189 .

* This number must correspond with that on the counterfoil.

(a) To be filled up in words.

* This number must correspond with that on the licence.

This counterfoil is to be retained by the person granting the licence.

Caution.—Persons acting without the above licence where such is necessary, or acting thereon after such licence has expired, or counterfeiting, fabricating, or altering, or obtaining, or endeavouring to obtain by means of a false pretence, or granting or issuing a licence knowing the same to be false in any respect, or committing other offences with respect to licences, are liable, under the Contagious Diseases (Animals) Act, 1878, to fine and imprisonment.

(3.)

Movement of Cattle in or into an Area infected with Pleuro-Pneumonia.

Union.

* No.

Owner's Name,

Licence granted on the Certificate of

Veterinary Inspector, for removal of cattle to

within the area infected with Pleuro - Pneumonia under Order No.

at

No. of cattle

(Signed)

(Dated)

This Licence is available for days.

* This number must correspond with that on the licence.

This counterfoil is to be retained by the person granting the licence.

THE CONTAGIOUS DISEASES (ANIMALS) ACTS,
1878 to 1890.

Union.

I, the undersigned, being authorized by the Lord Lieutenant to grant licences for the removal of cattle, the accompanying certificate of a Veterinary Inspector having been produced to me certifying that the undermentioned cattle are not affected with Pleuro-Pneumonia, and have not, to the best of his knowledge and belief, been exposed to the infection of Pleuro-Pneumonia, hereby license the removal of those cattle to the under-mentioned place or premises, such place or premises being within an area infected with Pleuro-Pneumonia under Order No. but not being within a place infected with Pleuro-Pneumonia.

Number of the Cattle to be moved (to be written in words).	Name and Address of the Owner of the Cattle, or his or her agent.	Name and Description of the Place or Premises to which the Cattle are to be moved.

This Licence is available for (a) days, including the day of the date hereof, and no longer.

(Signed)
(Address)

Dated this day of , 189 .

* This number must correspond with that on the counterfoil.

(a) To be filled up in words.

Caution.—Persons acting without the above licence where such is necessary, or acting thereon after such licence has expired, or counterfeiting, fabricating, or altering, or obtaining or endeavouring to obtain by means of a false pretence, or granting or issuing a licence knowing the same to be false in any respect, or committing other offences with respect to licences, are liable, under the Contagious Diseases (Animals) Act, 1878, to fine and imprisonment.

(4.)

Movement of Cattle out of an Area infected with Pleuro-Pneumonia.

Union.

* No.

Owner's Name

Licence granted on the Certificate of

Veterinary Inspector, for removal of cattle from

situate in the area infected with Pleuro - Pneumonia under Order No.

to (a)

at

No. of Cattle

Description

(Signed)

(Dated)

This Licence is available for days.

* This number must correspond with that on the Licence.

This counterfoil is to be retained by the person granting the licence.

THE CONTAGIOUS DISEASES (ANIMALS) ACTS,
1878 TO 1890.

Union.

I, the undersigned, being authorised by the Lord Lieutenant to grant licences for the removal of cattle, the accompanying certificate of a Veterinary Inspector having been produced to me certifying that the under-mentioned cattle are not affected with pleuro-pneumonia, and have not, to the best of his knowledge and belief, been exposed to the infection of pleuro-pneumonia, and having satisfied myself that the place where the cattle are is not comprised within a place infected with pleuro-pneumonia, hereby license the removal of those cattle out of the infected area, declared by Order No. , to the under-mentioned place or premises.

Name and Address of Owner of Cattle to be moved.	Number and Description of the Cattle and Place from which to be moved (b).	Description of the Place or Premises to which the Cattle are to be moved.	Name and Address of the Person to whom the Cattle are to be moved. (a)

This Licence is available for (b) days, including the day of the date hereof, and no longer.

(Signed)
(Address)

Dated this day of , 189 .

(a) The name and address of the person to whom the cattle are to be moved to be inserted.

(b) To be filled up in words.

Caution.—Persons acting without the above licence where such is necessary, or acting thereon after such licence has expired, or counterfeiting, fabricating, or altering, or obtaining or endeavouring to obtain by means of a false pretence, or granting or issuing a licence knowing the same to be false in any respect, or committing other offences with respect to licences are liable, under The Contagious Diseases (Animals) Act, 1878, to fine and imprisonment.

IMPORTATION OF ANIMALS (IRELAND)
ORDER, 1890, No. II.

By the Lords Justices and Privy Council in
Ireland.

ASHBOURNE, C.

BELMORE.

HEDGES EYRE CHATTERTON.

WE, the Lords Justices-General and General Governors of Ireland, by and with the advice of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Contagious Diseases (Animals) Acts, 1878 to 1890, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows :—

Animals from the Netherlands prohibited.

I. Unless and until Her Majesty's Privy Council in Ireland otherwise order, animals brought from the Kingdom of the Netherlands shall not be landed in Ireland.

Interpretation.

II. In this Order terms have the same meaning as in the Animals (Ireland) Order.

Short Title.

III. This Order may be cited as "The Importation of Animals (Ireland) Order, 1890, No. II."

Commencement.

IV. This Order shall commence and take effect from and immediately after the date hereof.

Given at the Council Chamber, Dublin Castle,
the 24th day of October, 1890.

Leinster. William O'Brien.

James Murphy.

THE ANIMALS (IRELAND) (AMENDMENT)
ORDER OF 1891.

By the Lords Justices and Privy Council in Ireland.

ASHBOURNE, C.

BELMORE.

WOLSELEY.

HEDGES EYRE CHATTERTON.

WE, the Lords Justices-General and General Governors of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Contagious Diseases (Animals) Acts, 1878 to 1890, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows :

Short Title.

1. This Order may be cited as The Animals (Ireland) (Amendment) Order of 1891.

Extent.

2. This Order extends to the whole of Ireland.

Commencement.

3. This Order shall commence and take effect from and immediately after the twenty-first day of September, one thousand eight hundred and ninety-one.

4. In this Order terms have the same meaning as in the Animals (Ireland) Order.

Amendment of Article 48 of The Animals (Ireland) Order.

5. Regulation D of Article 48 of The Animals (Ireland) Order is hereby revoked, and the following

provisions of this Article shall be read in the place of the said Regulation D, and shall be deemed to be Regulation D of Article 48 of that Order, namely :—

(Regulation D.—*Animals not affected with Foot-and-Mouth Disease or Swine Fever.*)

(n.) Where an animal being in or on the market, fair, sale-yard, place of exhibition, lair, landing-place, wharf, railway station, land, water, common, uninclosed land, cow-shed, field, yard, sty, farm, park, or other place aforesaid, is seized as being affected with foot-and-mouth disease or swine fever, it shall be competent for a Veterinary Inspector to seize and detain as suspected of disease—

(a.) Any animal that by reason of its having been in contact with or in the same herd with an animal so seized as being affected with foot-and-mouth disease, or

(b.) Any pig that by reason of its having been in contact with or in the same herd with a pig so seized as being affected with swine fever,

is, in his opinion, likely to spread foot-and-mouth disease or swine fever, and the suspected animal so seized and detained shall be dealt with as follows :—

(i.) The suspected animal so seized may be slaughtered by or at the request of the owner or person in charge thereof at the place where it is seized ; or

(ii.) The suspected animal so seized may be moved by or at the request of the owner or person in charge thereof, with a Licence of the Veterinary Inspector, to the nearest available slaughter-house, for the purpose of being there forthwith slaughtered ; in which latter case the following provisions shall apply :—

(iii.) The Licence shall be available for twelve hours, and no longer.

(iv.) The Licence shall specify the slaughter-house to which the suspected animal is to be moved for slaughter, and it shall not be moved to any other slaughter-house or place.

(v.) The suspected animal so moved shall be moved to the specified slaughter-house, under the direction and in charge of an Inspector or other officer of the Local Authority ; and he shall enforce and superintend the immediate slaughter there of the animal, and shall forthwith report the fact of the slaughter there to the Local Authority, and to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle.

(vi.) If the movement is to be into the district of another Local Authority, there must also be a Licence of that other Local Authority indorsed on or referring to the first-mentioned Licence ; which second Licence must be granted before the animal is moved into the district of that other Local Authority.

(vii.) The suspected animal so moved into the district of that other Local Authority shall be moved to the specified slaughter-house under the direction and in charge of an Inspector or other officer of the Local Authority out of whose district it is moved ; and he shall enforce and superintend the immediate slaughter there of the animal, and shall forthwith report the fact of the slaughter there to both the Local Authorities, and to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle.

(viii.) The suspected animal, if not slaughtered as aforesaid, may be moved, in charge of an Inspector or other officer of the Local Authority, to some convenient and isolated place, and shall be there kept for such time as the Local Authority think expedient, subject, however, to its being there slaughtered at any time by or at the request of the owner or person in charge thereof.

Given at the Council Chamber, Dublin Castle,
the 15th day of September, 1891.

Henry Bruen.

James Murphy.

IMPORTATION OF ANIMALS (IRELAND) ORDER, 1891.

By the Lords Justices and Privy Council in
Ireland.

WOLSELEY, Genl.

HEDGES EYRE CHATTERTON.

WE, the Lords Justices-General and General Governors of Ireland, by and with the advice of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the power in Us vested under the Contagious Diseases (Animals) Acts, 1878 to 1890, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

Cattle from the Isle of Man prohibited.

I. Notwithstanding anything contained in the Animals (Ireland) Order, Cattle brought from the Isle of Man shall not be landed in Ireland except with the consent of the Lord Lieutenant.

Interpretation.

II. In this Order terms have the same meaning as in the Animals (Ireland) Order.

Short Title.

III. This Order may be cited as "The Importation of Animals (Ireland) Order, 1891."

Commencement.

IV. This Order shall commence and take effect from and immediately after the date hereof.

Given at the Council Chamber, Dublin Castle,
the 12th day of November, 1891.

Leinster. J. Murphy. D. H. Madden.

IMPORTATION OF ANIMALS (IRELAND) ORDER, 1891, No. II.

By the Lord Lieutenant and Privy Council in Ireland.
ZETLAND.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Contagious Diseases (Animals) Acts, 1878 to 1890, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

Landing of Cattle from the Channel Islands.

I. Notwithstanding anything contained in the Animals (Ireland) Order, Cattle brought from the Channel Islands shall not be landed in Ireland except with the consent of the Lord Lieutenant.

Interpretation.

II. In this Order terms have the same meaning as the Animals (Ireland) Order.

Short Title.

III. This Order may be cited as "The Importation of Animals (Ireland) Order, 1891, No. II."

Commencement.

IV. This Order shall commence and take effect from and immediately after the date hereof.

Given at the Council Chamber, Dublin Castle,
the 9th day of December, 1891.

Ashbourne C. West Ridgeway.
D. H. Madden.

PORT OF SLIGO.

By the Lord Lieutenant-General and General
Governor of Ireland.

ZETLAND.

WE, the Lord Lieutenant-General and General Governor of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Acts, 1878 to 1890," and "The Animals (Ireland) Amendment Order of 1886," and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

1. The inspections of animals intended for exportation from the port of Sligo shall be made in the places described in the Schedule to this Order; and no other places shall be used for such inspections until this Order shall have been altered or revoked.
2. The Order, dated the 3rd day of January, 1885, relating to the port of Sligo, is hereby revoked.
3. This Order shall take effect from and immediately after the date hereof.

Given at Dublin Castle, the 14th day of
December, 1891.

By His Excellency's Command,
W. S. B. KAYE.

SCHEDULE TO ABOVE ORDER.

I. An enclosed yard, having a floor of concrete, and containing pens for animals, the property of the Sligo Harbour Commissioners, situate at the extreme end of the old Quay at Sligo.

II. An enclosed yard, having a floor of concrete, and containing sheds and pens for animals, the property of the Sligo Harbour Commissioners, occupied by the Sligo Steam Navigation Company, and situate on the old Quay at Sligo, having an entrance from the Quay.

THE DUBLIN SCHEDULED DISTRICTS ORDER OF 1892.

(PLEURO-PNEUMONIA No. 102.)

By the Lord Lieutenant and Privy Council in Ireland.
ZETLAND.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Contagious Diseases (Animals) Acts, 1878 to 1890, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

Short Title.

1. This Order may be cited as "The Dublin Scheduled Districts Order of 1892."

Commencement.

2. This Order shall commence and take effect from and immediately after the first day of January, one thousand eight hundred and ninety-two.

Interpretation.

3. In this Order—

Scheduled District means such part or parts of a poor law union as is or are described in the Schedule to this Order, or in any Order amending same.

The Metropolitan Market, or the Market, means the New Cattle Market, at Prussia street, in the city of Dublin.

Lair means any place used as a place of rest for animals which are for shipment to Great Britain, or which are to be or have been exposed in the Metropolitan Market, or at any public sale of cattle in the Scheduled Districts.

Animals means cattle, sheep, goats, and swine.

Cattle means bulls, cows, oxen, heifers, and calves.

Public sale includes a market or fair, and any sale, whether conducted by auction or not, which is open to the public, whether on payment of entrance-money or other payment or not, whether it is held in a public place or not, and whether animals of different owners are exposed thereat or not; and includes also an exhibition.

Expose means expose for sale or in any matter put up or offer for sale, or exhibit at an exhibition.

Carcase means the carcase of a head of cattle and includes part of such a carcase, and the lungs meat, bones, hide, hoofs, horns, offal, or other part of a head of cattle, separately or otherwise, or any portion thereof:

Other terms have the same meaning as in the Contagious Diseases (Animals) Act, 1878.

Revocation.

4. The Dublin Scheduled Districts Order of 1891 is hereby from and after the commencement of this Order revoked: Provided that such revocation shall not revive any Order or part of any Order revoked by or otherwise affect the past operation of that Order, or invalidate or make unlawful anything done under the Order hereby revoked, or affect any right, title, obligation, or liability accrued thereunder, before the commencement of this Order, or interfere with the institution or prosecution of any proceeding in respect of any offence committed against, or any penalty incurred under, the said Order hereby revoked, before the commencement of this Order.

Public Sales in Scheduled Districts.

5. No public sale of cattle shall be held in the Scheduled Districts, except with a licence of the Lord Lieutenant.

REGULATIONS AS TO SCHEDULED DISTRICTS' CATTLE.

Branding.

6. All cattle that are or that may be hereafter in the Scheduled Districts, except as hereinafter provided, shall be branded forthwith in a distinct and legible manner and afterwards so kept branded by and at the expense of the owner or the occupier of the lands, premises, or other place on which the cattle are or may hereafter be, in the following manner, namely:—

(a.) The cattle in the Scheduled District No. I. shall be branded with the marks, N ⤴;

(b.) The cattle in the Scheduled District No. II. shall be branded with the marks, S ⤴:

Each such mark shall be one inch in length, and shall be burned upon the outer portion of the right fore-hoof and of the right horn, to the satisfaction of an Inspector or other person authorized by the Lord Lieutenant for such purpose.

The cattle referred to in this Article shall be further marked or branded in such manner as may from time to time be required by an Inspector or other person authorized for such purpose by the Lord Lieutenant.

Movement.

7. No head of cattle that is or that may be hereafter in the Scheduled Districts shall be moved out of those districts by land or water, or shall be exposed in the market, or at any exhibition of cattle, except as hereinafter provided.

Prohibition to move Cattle between 7 P.M. and 5 A.M.

8. It shall not be lawful for any person to move any cattle branded or which are liable to be branded under Article 6 of this Order, out of or from any premises situate in the Scheduled Districts, between the hours of 7 P.M. and 5 A.M.

Restriction on Movement of Cattle within the Scheduled Districts.

9. No cattle branded or which are liable to be branded under Article 6 of this Order shall be moved out of or from any premises situate in the Scheduled Districts, to any other premises in the Scheduled Districts without a Licence of an Inspector or other person authorized by the Lord Lieutenant to grant such Licence.

Restriction on Movement out of the Scheduled Districts.

10.—(i.) Cattle branded or which are liable to be branded under Article 6 of this Order, shall not be moved from the Scheduled Districts except for slaughter; and no such movement shall be made without a Licence of an Inspector or other person authorized by the Lord Lieutenant to grant such Licence;

(ii.) The Cattle shall be moved direct to their place of destination outside the Scheduled Districts, and shall not be herded or kept with other cattle except such as are for immediate slaughter; and

(a.) Shall be slaughtered within five days after the day on which they are so moved; and

(b.) Shall not, during those five days, be exposed at any public sale in or out of the Scheduled Districts.

(iii.) If the cattle are to be moved for slaughter into the district of another Local Authority, such movement shall also be subject to the consent of such Local Authority.

Notice of Movement, increase or diminution of Scheduled Districts' Cattle.

11. The owner or person having charge of any cattle branded or which are liable to be branded under Article 6 of this Order shall, within 48 hours after the movement of all or any of the cattle as provided in this Order, or after any addition to or diminution of the number of the cattle takes place, give notice in writing of the fact of such movement, addition, or diminution to the nearest police station of the division or district in which the place is situate in which the cattle were immediately before such movement, addition, or diminution occurred.

REGULATIONS AS TO METROPOLITAN MARKET.

Cattle from Country Districts.

12. Cattle which are brought from a place outside the Scheduled Districts, not being either a place infected with Pleuro-pneumonia, or a place in a district scheduled on account of Pleuro-pneumonia under any other Order in Council, and which are not subject to any of the foregoing provisions of this Order, may be exposed for sale in the market on each Thursday only, provided that the following conditions are complied with:—

Such cattle

(a.) Shall be brought into the Scheduled Districts within the twenty-four hours immediately before each Thursday; and

(b.) Shall, within the Scheduled Districts, be rested only in a place licensed as a lair by the Lord Lieutenant.

Movement from Market.

13. All cattle which have been exposed in the market on movement therefrom, if—

A.—For Slaughter outside the Scheduled Districts:—

(i.) Shall be branded with the letter M, six inches long;

(ii.) Shall not be moved outside the North and South Dublin Unions unless the consent of the Lord

Lieutenant shall have been first obtained to the granting of licences for the movement by the Local Authority of the District into which the cattle are to be moved, or by an Inspector or other person authorized by such Local Authority to grant such licences ;

(iii.) Shall be moved direct to their destination outside the Scheduled Districts, and shall not be herded with other cattle except such as are for immediate slaughter ; and

(iv.) Shall be slaughtered within five days after the day on which they are so exposed ; and

(v.) Shall not, during those five days, be exposed at any public sale in or out of the Scheduled Districts. And if—

B.—For Export :—

(i.) Shall be branded with the letter E, four inches long ;

(ii.) Shall either be moved direct to the Port of Dublin and exported on the day on which they are exposed for sale ; or if not exported on that day, shall be exported from the Port of Dublin within 48 hours after the day on which they are so exposed for sale ; and during that time shall, within the Scheduled Districts, be rested only in a place licensed as a lair by the Lord Lieutenant ;

(iii.) Shall not, during that time, be again exposed at any public sale in or out of the Scheduled Districts. And if—

C.—Unsold or Sold for other purposes other than Slaughter or Export :—

(i.) Shall be branded with the letter O, six inches long ; and

(ii.) (a.) Shall be moved direct to their place of destination not being a place infected with Pleuro-pneumonia, on a licence granted by an Inspector or other person authorized by the Lord Lieutenant to grant such licence, and shall not be again moved for any purpose, except with a further licence of an Inspector or other person authorized by the Lord Lieutenant ; and

(b.) If such place of destination is within the Scheduled Districts, the cattle so moved shall be deemed to be cattle belonging to the Scheduled Districts, and shall be branded and kept branded in the manner specified by Article 6 of this Order.

And if—

D.—For Slaughter within the Scheduled Districts :—

(i.) Shall be branded with the letter X, six inches long ; and

(ii.) Shall, if not slaughtered within five days after the day on which they are so exposed, be branded in the manner specified in Article 6 of this Order.

E.—Movement into another District.

The movement of cattle under the provisions of this Article to a place in the district of another Local Authority shall also be subject to the regulations of such Local Authority under the Pleuro-pneumonia (Ireland) Order of 1890.

Special Market for Sale of Scheduled Districts' Cattle only.

14. Cattle not affected with Pleuro-pneumonia which are within the Scheduled Districts, and which are branded in the manner prescribed in Article 6 of this Order, may be moved from any place within the Scheduled Districts, not being a place infected with Pleuro-pneumonia, to the market, and exposed therein for sale, such sale to be held only on each Monday, between the hours of 9 o'clock, A.M., and 1 o'clock, P.M. ; and all such cattle on movement therefrom, if—

A.—Sold for Slaughter outside the Scheduled Districts :—

(i.) Shall be branded with the letter M, six inches long ;

(ii.) Shall not be moved outside the Scheduled Districts unless the consent of the Lord Lieutenant shall have been first obtained to the granting of licences for the movement by the Local Authority of the district into which the cattle are to be moved, or by an Inspector or other person authorized by such Local Authority to grant such licences ;

(iii.) Shall be slaughtered within five days after the day on which they are so exposed ; and

(iv.) Shall be moved direct to their destination outside the Scheduled Districts, and shall not be herded with other cattle except such as are for immediate slaughter ; and such movement shall also be subject to the regulations of the Local Authority of the district into which the cattle are to be moved, under the Pleuro-pneumonia (Ireland) Order of 1890 ; and

(v.) Shall not, during those five days, be exposed at any public sale in or out of the Scheduled Districts. And if—

B.—Sold for Slaughter within the Scheduled Districts :—

(i.) Shall be branded with the letter X, six inches long ;

(ii.) Shall be moved to the place of slaughter on a licence of an Inspector or other person authorized by the Lord Lieutenant to grant such licence ; and

(iii.) Shall be slaughtered within five days after the day on which they are so exposed. And if—

C.—Unsold or Sold for other purposes than Slaughter :—

(i.) Shall be moved to a place within the Scheduled Districts not being either a lair or a place infected with Pleuro-pneumonia on a licence of an Inspector or other person authorized by the Lord Lieutenant to grant such licence.

Mode of Branding Market Cattle.

15. (i.) All brand marks specified in Articles 13 and 14 of this Order, except those referred to in Article 13 C. ii. (b) and D. (ii.), shall be placed upon the left hind quarter of each head of cattle ;

(ii.) Such branding shall be done to the satisfaction of an Inspector or other person authorized by the Lord Lieutenant, with the following composition, namely :—Rosin, seven parts ; oil of turpentine, two parts ; and blue or red ochre, one part ; melted and used warm ; by and at the expense of the owner, consignee, or other person exposing or in charge of the cattle ; or by any Officer of the Corporation of Dublin, or his authorized agent, at the expense of such owner, consignee, or other person exposing or in charge of the cattle.

Cleansing and Disinfection of the Metropolitan Market.

16. (1.) The Metropolitan Market shall be cleansed and disinfected, either on each day on which it is used, and after it has been used, or at some time not later than 6 o'clock in the evening of the day before it is again to be used.

(2.) The Metropolitan Market shall be cleansed and disinfected as follows :

(i.) All parts of the market with which animals or their droppings have come in contact shall be scraped and swept, and the scrapings and sweepings, and all dung, sawdust, litter, and other matter, shall be effectually removed therefrom ; then

(ii.) The same parts of the market shall be thoroughly washed or scrubbed or scoured with water ; then

(iii.) The same parts of the market shall have applied to them a solution of a disinfectant approved on behalf of the Veterinary Department of the Privy Council Office.

(3.) The scrapings and sweepings of the market, and all dung, sawdust, litter, and other matter removed therefrom, shall forthwith be well mixed with quicklime, and be effectually removed from contact with animals.

REGULATIONS AS TO LAIRS.

Licences for Lairs.

17.—(i.) No yard, shed, or other place shall be used as a lair unless it shall have been licensed for the purpose by the Lord Lieutenant.

(ii.) A lair shall not be used for any cattle branded or liable to be branded under Article 6 of this Order.

Cleansing and Disinfection of Lairs.

18. (1.) Any place licensed as a lair shall be cleansed and disinfected either on each day on which it is used, and after it has been used, or at some other time not later than 12 o'clock at noon of the next day following, unless the following day is Sunday, and then of the Monday following, and in either case before it is again used.

(2.) Such place shall be cleansed and disinfected as follows :

(i.) All parts of such place with which animals or their droppings have come in contact shall be scraped and swept, and the scrapings and sweepings, and all dung, sawdust, litter, and other matter shall be effectually removed therefrom ; then

(ii.) The same parts of such place shall be thoroughly washed or scrubbed or scoured with water ; then

(iii.) The same parts of such place shall have applied to them a coating of limewash in which a disinfectant approved on behalf of the Veterinary Department of the Privy Council Office has been mixed, in the proportion of one pint of such disinfectant to four gallons of limewash.

(3.) The scrapings and sweepings of such place, and all dung, sawdust, litter, and other matter removed therefrom, shall forthwith be well mixed with quicklime, and be effectually removed from contact with animals.

CATTLE EXCEPTED FROM ORDER.

19. The provisions of Articles 6 to 12 of this Order shall not affect—

(i.) Cattle brought from a place outside the Scheduled Districts, not being either a place infected with Pleuro-pneumonia or a place in a district scheduled on account of Pleuro-pneumonia under any other Order in Council, and which had not been moved to such place from the Scheduled Districts, and which are moved direct to the port of Dublin for exportation, provided that such cattle are shipped on the day of their arrival at the port, or if not so shipped are rested only in a lair licensed by the Lord Lieutenant, and are exported within twenty-four hours after the day of their arrival.

(ii.) Cattle imported from Great Britain with the consent of the Lord Lieutenant, and moved direct from the place of landing to a place outside the Scheduled Districts ;

(iii.) Such other cattle as may under exceptional circumstances be exempted with the consent of the Lord Lieutenant subject to such conditions as may be deemed expedient.

REGULATIONS AS TO CARCASSES.

Restriction on Removal of Carcasses.

20.—(i.) No carcase nor any portion thereof shall be removed out of or from any premises situate in the Scheduled Districts and which are used for cattle branded, or which are liable to be branded under Article 6 of this Order, otherwise than in accordance with the following provision (that is to say) :

(ii.) A carcase or any portion thereof may be removed out of or from any such premises with a Licence of an Inspector or other person authorized by the Lord Lieutenant to grant such licence.

Restriction on Burial or Destruction of Carcasses.

21.—(i.) No carcase nor any portion thereof shall be buried or destroyed in or on any premises situate in the Scheduled Districts and which are used for cattle branded, or which are liable to be branded under Article 6 of this Order, otherwise than in accordance with the following provision (that is to say) :

(ii.) A carcase or any portion thereof may be buried or destroyed in or on any such premises with the permission in writing of an Inspector or other person authorized by the Lord Lieutenant to grant such licence.

Carcasses of Cattle Affected with Pleuro-Pneumonia.

22.—(i.) The carcase of every head of cattle in or on any premises in the Scheduled Districts that was when it died or was slaughtered affected with Pleuro-pneumonia shall be dealt with in such manner as the Lord Lieutenant may direct, and not otherwise.

(ii.) The provisions of Article 23 of the Pleuro-pneumonia (Ireland) Order of 1890 shall not apply to any carcase in or on any premises within the Scheduled Districts.

SAVING FOR INSPECTORS AND OTHER OFFICERS.

23. Nothing in this Order shall be deemed to affect the action of an Inspector or other person specially authorized by the Lord Lieutenant, in dealing with outbreaks of Pleuro-pneumonia, and this Order shall not apply to or interfere with the movement of cattle or carcasses or the burial or destruction of carcasses moved or buried or destroyed under the direction or in charge of such Inspector or person.

REGULATIONS AS TO CERTIFICATES, CONSENTS, AND LICENCES.

24.—(i.) The person granting a movement licence under this Order shall forthwith send a copy of such licence to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle.

(ii.) A consent or licence for movement granted under this Order is not available except when accompanied by the certificate on which it is granted.

(iii.) The person granting a movement licence under this Order, shall, for the identification of each certificate produced to him, mark the same by signing his name thereon, with the date of the production thereof to him.

(iv.) The person granting such movement licence shall deliver the certificate produced to him when so marked, with the licence, to the person receiving the licence from him.

(v.) Every consent, movement licence, and certificate granted under the provisions of this Order, shall, after the expiration of the period for which such consent or licence is available, be delivered with all practicable speed by the owner or person in charge of the cattle moved, at the nearest police station of the division or district in which the place where the cattle were moved under such consent or licence is situate.

OFFENCES.

25.—(1.) If a public sale of cattle is held in contravention of this Order or of the conditions of a licence of the Lord Lieutenant thereunder, the person or company holding the sale, and the occupier of the place or farm or premises where the sale is held, and the owner or consignee of each head of cattle exposed thereat, and the person exposing the same thereat, and the auctioneer, if any, or other person conducting the sale, and the person, if any, taking entrance-money or other payment for admission thereto, and the purchaser thereof of any head of cattle, such last-mentioned person or such purchaser knowing the sale to be held in contravention as aforesaid, shall,

each according to and in respect of his or their own acts and defaults, be deemed guilty of an offence against the Act of 1878.

(2.) If a head of cattle is exposed at the Metropolitan Market in contravention of this Order the owner, or consignee, or person in charge of each such head of cattle exposed thereat, and the person exposing the same thereat, and the person conducting the sale thereat, shall each according to and in respect of his or their own acts or defaults, be deemed guilty of an offence against the Act of 1878.

(3.) If a head of cattle is moved in contravention of this Order, or of the conditions of a consent or movement licence thereunder, the owner of the head of cattle, and the person for the time being in charge thereof, and the person causing, directing, or permitting the movement, and the person moving or conveying the head of cattle, and the consignee or other person receiving or keeping it, knowing it to have been moved in contravention as aforesaid, shall each according to and in respect of his own acts and defaults be deemed guilty of an offence against the Act of 1878.

(4.) If an owner or person in charge of cattle being moved, where under this Order a consent or movement licence or certificate are necessary, fails to deliver such consent or licence and certificate at a police station or other place, as required by this Order, or fails to give any notice which he is required to give by this Order, he shall be deemed guilty of an offence against the Act of 1878.

(5.) If a head of cattle is not marked or branded, and kept branded, as required by this Order, the owner or occupier of the lands, premises, or other place on which the head of cattle is, the owner or person in charge of the same, the owner, consignee, or other person exposing the same, and the person for the time being in charge thereof, and the purchaser thereof, and the person or company holding the sale, and the auctioneer, if any, or other person conducting the sale, shall, each according to and in respect of his or their own acts and defaults, be deemed guilty of an offence against the Act of 1878.

(6.) If any person, by clipping or washing, or in any other manner takes out, effaces, or obliterates, or attempts to take out, efface, or obliterate, any mark branded on a head of cattle, as required by this Order, the person doing the same, and the person causing, directing, or permitting the same to be done, and the owner of the head of cattle, and the person for the time being in charge thereof, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1878.

(7.) If a head of cattle is not slaughtered or exported as required by this Order, the person failing to cause the same to be slaughtered or exported shall be deemed guilty of an offence against the Act of 1878.

(8.) If a lair is used in contravention of any of the provisions of this Order, the owner and the lessee and the occupier, or any other person using or causing or directing or permitting the use of such lair as a place of rest for animals each according to and in respect of his or their own acts, shall be deemed to be guilty of an offence against the Act of 1878.

(9.) If anything is done or omitted to be done, in contravention of any of the provisions of this Order as regards cleansing and disinfection, the owner and the lessee and the occupier of any place in respect of which the same is done or omitted, each according to and in respect of his or their own acts or omissions, shall be deemed guilty of an offence against the Act of 1878.

(10.) If a carcase is removed in contravention of this Order, or is buried or destroyed in contravention of this Order, or of the conditions of a Licence thereunder, the owner of the carcase, and the person for the time being in charge thereof, and the person causing, directing, or permitting the removal or burial or destruction, and the person removing or con-

veying the carcase or burying or destroying the same, and the consignee or other person receiving or keeping it, knowing it to have been removed in contravention as aforesaid, and the person burying or destroying the carcase shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1878.

Given at the Council Chamber, Dublin Castle, this 23rd day of December, 1891.

Ashbourne, C. W. L. Jackson.

O'Connor Don. D. H. Madden.

William O'Brien.

SCHEDULE.

DISTRICT NO. I.

A district comprising that part of the Dublin Metropolitan Police District within the poor law union of North Dublin, and the townland of Glasnevin in the said poor law union.

DISTRICT NO. II.

A district comprising that part of the Dublin Metropolitan Police District within the poor law union of South Dublin.

THE DUBLIN SCHEDULED DISTRICTS (AMENDMENT) ORDER OF 1892.

(PLEURO-PNEUMONIA No. 103.)

By the Lord Lieutenant and Privy Council in Ireland.

ZETLAND.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Contagious Diseases (Animals) Acts, 1878 to 1890, and of every other power enabling Us in this behalf do order, and it is hereby ordered as follows:—

Short Title.

1. This Order may be cited as the "Dublin Scheduled Districts (Amendment) Order of 1892."

Commencement.

2. This Order shall commence and take effect from and immediately after the 11th day of February, one thousand eight hundred and ninety-two.

Interpretation.

3. In this Order terms have the same meaning as in the Dublin Scheduled Districts Order of 1892.

Movement.

4. No head of cattle branded or which was liable to have been branded on the right fore hoof and right horn with the marks N  or S  in accordance with the provisions of the Dublin Scheduled Districts Order of 1891, and which are at the date of this Order on any place outside the Scheduled Districts defined by the Dublin Scheduled Districts Order of 1892, shall be again moved except with the consent of the Lord Lieutenant.

Notice of movement, increase or diminution of Cattle.

5. The owner or person having charge of any cattle to which the foregoing article applies shall, within 48 hours after the movement of all or any of the cattle, or after any addition to or diminution of the number of the cattle takes place, give notice in writing of the fact of such movement, addition, or diminution to the nearest police station of the district in which the place is situate in which the cattle were immediately before such movement, addition, or diminution occurred.

Regulations as to consents.

6.—(i.) A consent for movement granted under this Order is not available except when accompanied by the certificate on which it is granted.

(ii.) Every consent and certificate granted under the provisions of this Order, shall, after the expiration of the period for which such consent is available, be delivered with all practicable speed by the owner or person in charge of the cattle moved, at the nearest police station of the division or district in which the place where the cattle were moved under such consent or licence is situate.

Offences.

7.—(i.) If a head of cattle is moved in contravention of this Order, or of the conditions of a consent thereunder, the owner of the head of cattle, and the person for the time being in charge thereof, and the person causing, directing, or permitting the movement, and the person moving or conveying the head of cattle, and the consignee or other person receiving or keeping it, knowing it to have been moved in contravention as aforesaid, shall each according to and in respect of his own acts and defaults be deemed guilty of an offence against the Act of 1878.

(ii.) If an owner or person in charge of cattle being moved, where under this Order a consent or certificate is necessary, fails to deliver such consent and certificate at a police station or other place, as required by this Order, or fails to give any notice which he is required to give by this Order, he shall be deemed guilty of an offence against the Act of 1878.

Given at the Council Chamber, Dublin Castle,
this 10th day of February, 1892.

Wolseley. Hedges Eyre Chatterton.
West Ridgeway. William O'Brien.
James Murphy.

IMPORTATION OF ANIMALS (IRELAND) ORDER, 1892.

By the Lord Lieutenant and Privy Council in
Ireland.

ZETLAND.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Contagious Diseases (Animals) Acts, 1878 to 1890, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

Short Title.

I. This Order may be cited as "The Importation of Animals (Ireland) Order, 1892."

Commencement.

II. This Order shall commence and take effect from and immediately after the date hereof.

Interpretation.

III. In this Order terms have the same meaning as in the Animals (Ireland) Order.

Animals from Denmark prohibited.

IV. (1). Unless and until Her Majesty's Privy Council in Ireland otherwise order, animals brought

from the Kingdom of Denmark shall not be landed in Ireland.

(2). The Animals (Ireland) Order shall be read and have effect as if the Kingdom of Denmark were included in the List of Prohibited Countries named in Article 90 of the Order, and were not included in the List of Free Countries named in Article 102 of the Order.

Given at the Council Chamber, Dublin Castle,
the 10th day of February, 1892.

Wolseley. Hedges Eyre Chatterton.
West Ridgeway. William O'Brien.
James Murphy.

PORT OF WATERFORD.

By the Lord Lieutenant-General and General
Governor of Ireland.

ZETLAND.

WE, the Lord Lieutenant-General and General Governor of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Acts, 1878 to 1890," and "The Animals (Ireland) Amendment Order of 1886," and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

1. The inspections of animals intended for exportation from the port of Waterford shall be made in the places described in the Schedule to this Order; and no other places shall be used for such inspections until this Order shall have been altered or revoked.
2. The Order, dated the 30th day of October, 1888, relating to the port of Waterford, is hereby revoked.
3. This Order shall take effect from and immediately after the date hereof.

Given at Dublin Castle, the 15th day of
February, 1892.

By His Excellency's Command

W. S. B. KAYE.

SCHEDULE TO ABOVE ORDER.

I. A yard belonging to the Great Western Railway Company (of England), situated in Tower Ward, in the city of Waterford, entered from Marble-lane, and having an exit at Adelphi Wharf.

II. A yard belonging to the Waterford and Lime-rick Railway Company, situated in West Ward, in the city of Waterford, having an entrance and an exit at Sion-row road.

III. A yard belonging to the Waterford Steam Ship Company (Limited), situated in Tower Ward, in the city of Waterford, entered from Rose-lane, and having exits at Adelphi Wharf and Marble-lane.

IV. A yard in the occupation of the Waterford and Aberdovey Steam Ship Company, situated in Custom-house Ward, in the city of Waterford, having an entrance and exit at Conduit-lane.

V. A yard in the occupation of the Clyde Shipping Company (of Glasgow), situated in Custom-house Ward, in the city of Waterford, having an entrance and exit at Keyzer-street.

FOOT-AND-MOUTH DISEASE, No. 974.

By the Lord Lieutenant-General and General Governor of Ireland.

ZETLAND.

WE, the Lord Lieutenant-General and General Governor of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Acts, 1878 to 1886," and of every other power enabling Us in this behalf, do order and direct as follows:—

1. When an Inspector, duly authorized by the Lord Lieutenant, affixes at, or near, any wharf, or place of landing, within the port of Sligo, a notice to the effect that persons who have been in contact with animals, on board ship in transit to or from Great Britain, or in any part of Great Britain, on entering that wharf, or place, will be required before leaving to disinfect themselves and their clothes, then all such persons shall, on being requested, comply with the terms of that notice.
2. This Order shall commence and take effect from and immediately after the 7th day of March, 1892.

Given at Dublin Castle, the 2nd day of March, 1892.

By His Excellency's Command,

W. S. B. KAYE.

FOOT-AND-MOUTH DISEASE, No. 975.

By the Lord Lieutenant-General and General Governor of Ireland.

ZETLAND.

WE, the Lord Lieutenant-General and General Governor of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Acts, 1878 to 1886," and of every other power enabling Us in this behalf, do order and direct as follows:—

1. When an Inspector duly authorized by the Lord Lieutenant affixes at, or near, any wharf, or place of landing, within the port of Limerick, a notice to the effect that persons who have been in contact with animals, on board ship in transit to or from Great Britain, or in any part of Great Britain, on entering that wharf, or place, will be required before leaving to disinfect themselves and their clothes, then all such persons shall, on being requested, comply with the terms of that notice.
2. This Order shall commence and take effect from and immediately after the 7th day of March, 1892.

Given at Dublin Castle, the 2nd day of March, 1892.

By His Excellency's Command,

W. S. B. KAYE.

THE DUBLIN SCHEDULED DISTRICTS (AMENDMENT) ORDER OF 1892, No. II.

(PLEURO-PNEUMONIA No. 108.)

By the Lord Lieutenant and Privy Council in Ireland.

ZETLAND.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Contagious Diseases (Animals) Acts, 1878

to 1890, and of every other power enabling Us in this behalf, do order and it is hereby ordered as follows:—

Short Title.

1. This Order may be cited as "The Dublin Scheduled Districts (Amendment) Order of 1892, No. II."

Commencement.

2. This Order shall commence and take effect from and immediately after the 25th day of May, one thousand eight hundred and ninety-two.

Interpretation.

3. In this Order terms have the same meaning as in the Dublin Scheduled Districts Order of 1892.

Special Market for Sale of Scheduled Districts' Cattle only.

4. Article 14 of the Dublin Scheduled Districts Order of 1892 is hereby revoked, and the following provisions of this Article shall be read in the place of the said Article 14, and shall be deemed to be Article 14 of that Order, namely:—

14. Cattle not affected with Pleuro-Pneumonia which are within the Scheduled Districts, and which are branded in the manner prescribed in the Regulations as to Scheduled Districts' Cattle, may be moved from any place within the Scheduled Districts, not being a place infected with Pleuro-pneumonia, to the market, and exposed therein for sale, such sale to be held only on each Monday, between the hours of 9 o'clock A.M., and 1 o'clock P.M.

(1.) All Cattle so exposed at the market, whether sold thereat or not shall be slaughtered within 48 hours after the day on which they are so exposed; and shall not be moved from the market except to a slaughter-house, and in accordance with the following provisions:—

- (a.) Each head of Cattle shall first be branded on the left hind-quarter with the letter X 6 inches long.
- (b.) For the movement from the market to the place of slaughter, there shall be requisite a licence of an Inspector, or other person authorized by the Lord Lieutenant to grant such licence.

(2.) Every head of Cattle so moved shall be subject to a post-mortem examination by an Inspector instructed for the purpose, and until such examination has been made the lungs shall remain attached to the carcase by the wind-pipe, and the hide shall not be entirely removed from the body.

Given at the Council Chamber, Dublin Castle, this 24th day of May, 1892.

William O'Brien.

James Murphy.

THE DUBLIN SCHEDULED DISTRICTS (AMENDMENT) ORDER OF 1892, No. III.

(PLEURO-PNEUMONIA No. 123).

By the Lord Lieutenant and Privy Council in Ireland.

ZETLAND.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Contagious Diseases (Animals) Acts, 1878 to 1890, and of every other power enabling Us in this behalf, do order and it is hereby ordered as follows:—

Short Title.

1. This Order may be cited as "The Dublin Scheduled Districts (Amendment) Order of 1892, No. III."

Commencement.

2. This Order shall commence and take effect from and immediately after the 24th day of August, one thousand eight hundred and ninety-two.

Interpretation.

3. In this Order—

Fat cattle means cattle intended for slaughter.
Store cattle means cattle other than fat cattle.

Other terms have the same meaning as in the Dublin Scheduled Districts Order of 1892.

Prohibition of exposure of Store Cattle in Metropolitan Market.

4. Notwithstanding anything contained in Articles 12 and 13 of the Dublin Scheduled Districts Order of 1892, no cattle other than fat cattle shall be exposed for sale in the Dublin Metropolitan Market; and the provisions of Articles 12 and 13 of that Order shall be read subject to the provisions of this Order.

Revocation.

5. Part C.—*Unsold or sold for other purposes than slaughter or export*—of Article 13 of the Dublin Scheduled Districts Order of 1892 is hereby from and after the commencement of this Order revoked; provided that such revocation shall not invalidate or make unlawful anything done under the part of the Order hereby revoked, or affect any licence or authority granted, or any right, title, obligation, or liability accrued thereunder, before the commencement of this Order, or interfere with the institution or prosecution of any proceeding in respect of any offence committed against, or any penalty incurred under, the part of the Order hereby revoked before the commencement of this Order.

Post-mortem Examinations.

6. Every head of cattle moved for slaughter under the provisions of Article 9 of the Dublin Scheduled Districts Order of 1892 shall be subject to a post-mortem examination by an Inspector instructed for the purpose, and until such examination has been made the lungs shall remain attached to the carcase by the wind-pipe, and the hide shall not be entirely removed from the body.

Offences.

7. (1.) If a head of cattle is exposed at the Metropolitan Market in contravention of this Order the owner, or consignee, or person in charge of each such head of cattle exposed thereat, and the person exposing the same thereat, and the person conducting the sale thereat, shall each, according to and in respect of his or their own acts or defaults, be deemed guilty of an offence against the Act of 1878.

(2.) If anything is done in contravention of any of the provisions of this Order, as regards the lungs and hide belonging to the carcase of a head of cattle, the person doing the same, and the person causing, directing, or permitting the same to be done, and the owner of the carcase of the head of cattle, and the person for the time being in charge thereof, shall, each according to and in respect of his or their own acts and defaults, be deemed guilty of an offence against the Act of 1878.

Given at the Council Chamber, Dublin Castle,
this 10th day of August, 1892.

Wolseley, *Genl.* Gerald Fitzgibbon.

William O'Brien. D. H. Madden.

THE DUBLIN SCHEDULED DISTRICTS
(AMENDMENT) ORDER OF 1892.—No. IV.

(PLEURO-PNEUMONIA No. 134.)

By the Lords Justices and Privy Council in Ireland.

S. WALKER, C.

W. M. JOHNSON.

WE, the Lords Justices-General and General Governors of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Contagious Diseases (Animals) Acts, 1878 to 1890, and of every other power enabling Us in this behalf, do order and it is hereby ordered as follows:—

Short Title.

1. This Order may be cited as "The Dublin Scheduled Districts (Amendment) Order of 1892, No. IV."

Commencement.

2. This Order shall commence and take effect from and immediately after the Third day of October, one thousand eight hundred and ninety-two.

Interpretation.

3. In this Order—

The Act of 1878 means the Contagious Diseases (Animals) Act, 1878.

Other terms have the same meaning as in the Dublin Scheduled Districts Order of 1892.

RESTRICTION ON MOVEMENT OF CATTLE INTO THE
SCHEDULED DISTRICTS.

4. No head of cattle shall be moved from any place outside the Scheduled Districts into any place or premises within those Districts used or intended to be used for cattle branded, or which are liable to be branded with the marks N $\uparrow$, or S $\uparrow$, in pursuance of the requirements of Article 6 of the Dublin Scheduled Districts Order of 1892, except with a licence of an Inspector or other person authorized by the Lord Lieutenant to grant such licence.

SPECIAL MARKET FOR SALE OF DAIRY CATTLE FOR
USE WITHIN THE SCHEDULED DISTRICTS ONLY.

5. Notwithstanding anything to the contrary in any Order in Council in force at the date of the commencement of this Order, milch cows and springers which are not affected with Pleuro-Pneumonia and which are brought from a place outside the Scheduled Districts not being either a place infected with Pleuro-Pneumonia or a place in a district scheduled on account of Pleuro-Pneumonia under any other order in Council, may be exposed for sale in the Metropolitan Market on each Tuesday only, between the hours of 9 o'clock A.M., and 1 o'clock P.M., provided that the following conditions are complied with:—

Such cattle

(a.) Shall be brought into the Scheduled Districts within the twenty-four hours immediately before each Tuesday; and

(b.) Shall be rested only in a place specially licensed for the reception of such cattle by the Lord Lieutenant.

Movement from the Special Tuesday Market.

6. No cattle which have been exposed at the Special Market provided for in the foregoing Article, whether sold thereat or not, shall be moved therefrom to any place outside the Scheduled Districts; and no movement of such cattle shall be made from the

Market except in accordance with the following provisions :—

- (a.) (i.) Each head of cattle shall first be branded on the left hind-quarter with the letter O 6 inches long :
- (ii.) Such branding shall be done to the satisfaction of an Inspector or other person authorized by the Lord Lieutenant, with the following composition, namely :—Rosin, seven parts ; oil of turpentine, two parts ; and blue or red ochre, one part ; melted and used warm ; by and at the expense of the owner, consignee, or other person exposing or in charge of the cattle ; or by any Officer of the Corporation of Dublin, or his authorized agent, at the expense of such owner, consignee, or other person exposing or in charge of the cattle :
- (b.) For the movement from the market to the place of destination within the Scheduled Districts there shall be requisite a licence of an Inspector or other person authorized by the Lord Lieutenant to grant such licence ; and no subsequent movement shall be made from such place of destination except with a further licence of an Inspector or other person authorized by the Lord Lieutenant to grant such licence :

Cattle that are Unsold

- (c.) (i.) Shall be moved only to a place of rest specially licensed for their reception by the Lord Lieutenant ; and
- (ii.) Shall not be again moved except with a further licence of an Inspector or other person authorized by the Lord Lieutenant to grant such licence.

Branding of Dairy Cattle moved from the Special Tuesday Market.

7. Each head of cattle moved from the Special Tuesday Market shall, on arrival at its place of destination, be branded forthwith in a distinct and legible manner and afterwards so kept branded by and at the expense of the owner or the occupier of the lands, premises, or other place on which each such head of cattle is, in the following manner, namely :—

- (a.) The cattle, if moved to a place in the North Dublin Union Scheduled District, shall be branded with the marks, N $\blacktriangle$:
- (b.) The cattle, if moved to a place in the South Dublin Union Scheduled District, shall be branded with the marks, S $\blacktriangle$:

Each such mark shall be one inch in length, and shall be burned upon the outer portion of the right fore-hoof and of the right horn, to the satisfaction of an Inspector or other person authorized by the Lord Lieutenant for such purpose.

ADDITIONAL REGULATIONS AS TO FAT CATTLE EXPOSED IN THE ORDINARY MARKET HELD ON EACH THURSDAY.

8. Fat cattle exposed in the Market held on each Thursday and intended for slaughter within the North and South Dublin Unions shall not be moved from the Market except with a licence of an Inspector or other person authorized by the Lord Lieutenant to grant such licence :—

Such licence shall be granted only for movement to

- (i.) a slaughter-house ; or
- (ii.) a place of rest licensed by the Lord Lieutenant for the purpose :—and no subsequent movement shall be made from such place except with a further licence of an Inspector or other person authorized by the Lord Lieutenant to grant such licence.

Post-Mortem Examinations.

9. Every head of cattle moved from a place of rest for slaughter shall be subject to a post-mortem examination by a Veterinary Inspector instructed for the

purpose, and until such examination has been made the lungs shall remain attached to the carcase by the wind-pipe, and the hide shall not be entirely removed from the body.

MOVEMENT OF COUNTRY CATTLE FROM CABRAGH AND LIFFEY JUNCTION RAILWAY STATIONS.

10. Healthy cattle conveyed by rail from places in the country which are not within any Pleuro-Pneumonia Scheduled District to the Cabragh Junction Station on the Great Southern and Western Railway or to the Liffey Junction Station on the Midland Great Western Railway, may be removed direct from either of those Stations out of the Dublin Metropolitan Police District of the North Dublin Union by the following routes only, namely, along that portion of the Cabragh-road which runs in a westerly direction from Quarry-lane to Cabragh Lodge, and thence out of the said District by any of the following roads, that is to say :—

- (a.) Along the Windy Harbour-road leaving the said District at Half-way House, or
- (b.) Along that portion of the Old Cabragh-road which runs in a north-westerly direction from Cabragh Lodge leaving the said District at Cardiff's Bridge, or
- (c.) Along the road which runs from Old Cabragh-road near Cabragh House, and passes over Broome Bridge and through Ballyboggan South leaving the said District at Tolka Bridge.

REGULATIONS AS TO LICENCES.

11. (i.) The person granting a movement licence under this Order shall forthwith send a copy of such licence to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle.

(ii.) Every movement licence granted under the provisions of this Order shall, after the expiration of the period for which such licence is available, be delivered with all practicable speed by the owner or person in charge of the cattle moved, at the nearest police station of the division in which the place where the cattle were moved under such licence is situate.

OFFENCES.

12. (1.) If a head of cattle is exposed at the Metropolitan Market in contravention of this Order, the owner or consignee or person in charge of each such head of cattle exposed thereat, and the person exposing the same thereat, and the person conducting the sale thereat, shall each, according to and in respect of his or their own acts or defaults, be deemed guilty of an offence against the Act of 1878.

(2.) If a head of cattle is moved in contravention of this Order, or of the conditions of a movement licence thereunder, the owner of the head of cattle, and the person for the time being in charge thereof, and the person causing, directing, or permitting the movement, and the person moving or conveying the head of cattle, and the consignee or other person receiving or keeping it, knowing it to have been moved in contravention as aforesaid, shall each, according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1878.

(3.) If an owner or person in charge of cattle being moved, where, under this Order, a movement licence is necessary, fails to deliver such licence at a police station, as required by this Order, or fails to give any notice which he is required to give by this Order, he shall be deemed guilty of an offence against the Act of 1878.

(4.) If a head of cattle is not marked or branded, and kept branded, as required by this Order, the owner or occupier of the lands, premises, or other place on which the head of cattle is, the owner or person in charge of the same, the owner, consignee, or other person exposing the same, and the person for the

time being in charge thereof, and the purchaser thereof, and the person or company holding the sale, and the auctioneer, if any, or other person conducting the sale, shall, each according to and in respect of his or their own acts and defaults, be deemed guilty of an offence against the Act of 1878.

(5.) If any person, by clipping or washing, or in any other manner takes out, effaces, or obliterates, or attempts to take out, efface, or obliterate, any mark branded on a head of cattle, as required by this Order, the person doing the same, and the person causing, directing, or permitting the same to be done, and the owner of the head of cattle, and the person for the time being in charge thereof, shall each according to and in respect of his or their own acts and defaults, be deemed guilty of an offence against the Act of 1878.

(6.) If any place is used, in contravention of any of the provisions of this Order, as a rest for cattle, the owner and the lessee and the occupier, or any other person using or causing, or directing, or permitting, the use of such place, each, according to and in respect of his or their own acts, shall be deemed to be guilty of an offence against the Act of 1878.

(7.) If anything is done in contravention of any of the provisions of this Order, as regards the lungs and hide belonging to the carcase of a head of cattle, the person doing the same, and the person causing, directing, or permitting the same to be done, and the owner of the carcase of the head of cattle, and the person for the time being in charge thereof, shall, each according to and in respect of his or their own acts and defaults, be deemed guilty of an offence against the Act of 1878.

Given at the Council Chamber, Dublin Castle,
this 30th day of September, 1892.

Fingall.

MacDermot.

IMPORTATION OF ANIMALS (IRELAND) ORDER, 1892—No. II.

By the Lord Lieutenant and Privy Council in
Ireland.

HOUGHTON.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Contagious Diseases (Animals) Acts, 1878 to 1892, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

Short Title.

I. This Order may be cited as "The Importation of Animals (Ireland) Order, 1892—No. II."

Commencement.

II. This Order shall commence and take effect from and immediately after the date hereof.

Interpretation.

III. In this Order terms have the same meaning as in the Animals (Ireland) Order.

Animals from Sweden prohibited.

IV. (1.) Unless and until Her Majesty's Privy Council in Ireland otherwise order, animals brought from the Kingdom of Sweden shall not be landed in Ireland.

(2.) The Animals (Ireland) Order shall be read and have effect as if the Kingdom of Sweden were included in the List of Prohibited Countries named in Article 90 of the Order.

Given at the Council Chamber, Dublin Castle,
the 19th day of December, 1892.

S. Walker, C.

Wolseley, Genl.

THE ANTHRAX (IRELAND) ORDER OF 1893.

By the Lords Justices and Privy Council in Ireland.

S. WALKER, C.

WOLSELEY, Genl.

WE, the Lords Justices-General and General Governors of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under The Contagious Diseases (Animals) Acts, 1878 to 1892, and of every other power enabling Us in this behalf, do order, and it is hereby ordered, as follows:—

Short Title.

1. This Order may be cited as THE ANTHRAX (IRELAND) ORDER OF 1893.

Extent.

2. This Order extends to the whole of Ireland.

Commencement.

3. This Order shall commence to take effect on the 16th day of January, one thousand eight hundred and ninety-three.

Interpretation.

4. In this Order—

The Act of 1878 means the Contagious Diseases (Animals) Act, 1878:

The Act of 1886 means the Contagious Diseases (Animals) Act, 1886:

The Acts of 1878 to 1892 means the Contagious Diseases (Animals) Acts, 1878 to 1892:

Animals includes, with the animals specified in the Act of 1878 (that is cattle, sheep, and goats, and all other ruminating animals, and swine), horses, asses, and mules:

Disease means anthrax, and diseased animal means an animal affected with anthrax, and suspected animal means an animal suspected of being affected with anthrax:

Carcase means the carcase of an animal, and part of such a carcase, and the meat, flesh, bones, hide, skin, hoofs, horns, offal, or other part of an animal, separately or otherwise, or any portion thereof:

Fodder means hay or other substance commonly used for food of animals:

Litter means straw or other substance commonly used for bedding or otherwise for or about animals:

Other terms have the same meaning and scope as in the Act of 1878.

Revocation of Order.

5. The Order described in the Schedule to this Order is hereby from and after the commencement of this Order revoked:

Provided that—

(a) such revocation shall not affect the past operation of the Order hereby revoked, or invalidate or make unlawful anything done thereunder, or affect any licence granted or any right, title, obligation, or liability accrued thereunder, before the commencement of this Order, or interfere with the institution or prosecution of any proceeding in respect of any offence committed against, or any penalty incurred under, the said Order hereby revoked before the commencement of this Order; and

(b) any Regulations made by any Local Authority under the Order hereby revoked, and in force immediately before the commencement of this Order, shall, as far as the same are not varied by or inconsistent with this Order, remain in force until altered or revoked by the Local Authority, and shall be deemed to have been made under this Order.

*Extension of certain Sections of Acts of
1878 and 1886.*

6. Horses, asses, and mules (as well as the animals specified in the Act of 1878) shall be animals, and anthrax (that is to say the disease called or known as anthrax, splenic fever, or splenic apoplexy of animals) shall be a disease, for the purposes of the following sections of the Act of 1878 and the Act of 1886 (namely :

Section thirty of the Act of 1878 (slaughter and compensation);

Section thirty-one of the Act of 1878 (notice of disease);

Section thirty-two of the Act of 1878 (Orders);

Section fifty of the Act of 1878 (powers of police);

Section fifty-one of the Act of 1878 (powers of inspectors);

Section six of the Act of 1886 (slaughter);

and of all other sections of those Acts containing provisions relative to or consequent on the provisions of those sections, including such sections as provide for offences and procedure.

Notice of Anthrax.

7.—(1.) Every person having or having had in his possession or under his charge any diseased or suspected animal shall, with all practicable speed, give notice of the fact of the animal being or having been so diseased or suspected to a constable of the police district wherein the animal so diseased or suspected is or was.

(2.) The constable receiving such notice shall forthwith give information of the receipt by him of the notice to an Inspector of the Local Authority, and to the Local Authority.

(3.) The Inspector of the Local Authority shall forthwith give information of the receipt by him of the notice to the Medical Officer of Health of the Sanitary District in which the diseased or suspected animal is or was.

Duty of Inspector to act immediately.

8. An Inspector of a Local Authority on receiving in any manner whatsoever information of the supposed existence of anthrax, or having reasonable ground to suspect the existence of anthrax, shall proceed with all practicable speed to the place where the disease, according to the information received by him, exists, or is suspected to exist, and shall there and elsewhere put in force and discharge the powers and duties by or under the Acts of 1878 to 1892, and any Order made thereunder, conferred and imposed on him as Inspector.

Public Warning as to Existence of Anthrax.

9.—(1.) The Local Authority may if they think fit give public warning by placards, advertisement, or otherwise, of the existence of anthrax, in any shed, stable, building, field, or other place, with or without any particular description thereof, as they think fit, and may continue to do so during the existence of the disease, and, in case of a shed, stable, building, or other like place, until the same has been cleansed and disinfected in accordance with this Order.

(2.) It shall not be lawful for any person (without authority or excuse) to remove or deface any such placard.

Regulations of Local Authority as to Movement of Animals, Fodder, &c., for Anthrax.

10. Any Local Authority may make such Regulations as they think fit for the following purposes, or any of them :

(a.) for prohibiting or regulating the movement of any diseased or suspected animal into or out of any shed, stable, building, field, or other place, or any part thereof :

(b.) for prohibiting or regulating the movement of any animal into or out of any shed, stable, building, field, or other place, or any part thereof, in which there is or has been any diseased or suspected animal : and

(c.) for regulating the removal out of any shed, stable, building, field, or other place of any fodder, litter, or other thing, that has been in contact with or used for or about any diseased or suspected animal :

but nothing in any such Regulation shall authorize movement in contravention of any provision of any Order in Council for the time being in force ; and a Regulation under paragraph (b) of this Article shall operate so long only as any diseased or suspected animal remains in the shed, stable, building, field, or other place to which the Regulation refers, and in case of a shed, stable, building, or other like place until the same has been cleansed and disinfected in accordance with this Order.

Cleansing and Disinfection for Anthrax.

11.—(1.) The Local Authority shall at their own expense cause to be cleansed and disinfected in the mode provided by this Article—

(a.) all those parts of any shed, stable, building, or other place in which a diseased or suspected animal has been kept or has died or been slaughtered ;

(b.) every utensil, pen, hurdle, or other thing used for or about any diseased or suspected animal ;

(c.) every van, cart, or other vehicle used for carrying any diseased or suspected animal on land otherwise than on a railway.

(2.) The mode of the cleansing and disinfection of such shed, stable, building, or other place, or the part thereof, shall be as follows :

(i.) All those parts aforesaid of the shed, stable, building, or other place, shall be swept out, and all litter, dung, or other thing that has been in contact with or used about any diseased or suspected animal shall be effectually removed therefrom : then

(ii.) The floor and all other parts of the shed, stable, building, or other place with which the diseased or suspected animal or its droppings or any discharge from the mouth or nostrils of the animal has come in contact, shall be, as far as practicable, thoroughly washed or scrubbed or scoured with water : then

(iii.) The same parts of the shed, stable, building, or other place shall be washed over with lime-wash made of freshly-burnt lime and water, and containing in each gallon of limewash four ounces of chloride of lime or half a pint of commercial carbolic acid, the limewash being prepared immediately before use ;

(iv.) Except that where any place as aforesaid is not capable of being so cleansed and disinfected it shall be sufficient if such place be cleansed and disinfected as far as practicable.

(3.) The mode of the cleansing and disinfection of such utensil, pen, hurdle, or other thing, and such van, cart, or other vehicle as aforesaid shall be as follows :

(i.) Each utensil, pen, hurdle, or other thing, van, cart, or other vehicle shall be thoroughly scraped, and all litter, dung, sawdust, or other thing shall be effectually removed therefrom : then

(ii.) It shall be thoroughly washed or scrubbed or scoured with water : then

(iii.) It shall be washed over with limewash made of freshly-burnt lime and water, and containing in each gallon of limewash four ounces of chloride of lime or half a pint of commercial carbolic acid, the limewash being prepared immediately before use.

(4.) All litter, dung, or other thing that has been removed from any such shed, stable, building, place, van, cart, or vehicle as aforesaid, shall be forthwith burnt or otherwise destroyed or disinfected to the satisfaction of an Inspector of the Local Authority.

(5.) The Local Authority may make such Regulations as they think fit for the purpose of carrying out the provisions of this Article.

*Occupiers and Owners to give facilities for
Cleansing, &c.*

12. Where the power of causing any place, or any utensil, pen, hurdle, or other thing, or any van, cart, or other vehicle to be cleansed and disinfected on account of anthrax is exercised by a Local Authority, the occupier or owner thereof shall give all reasonable facilities for that purpose.

*Milk of Diseased or Suspected Cow not to be
Removed.*

13. Where anthrax exists or has existed in any shed, stable, building, or other place, it shall not be lawful to remove from such shed, stable, building or other place, the milk of any cow which is affected with or is suspected of being affected with anthrax.

Removal of Dung or other Things.

14. It shall not be lawful for any person to send or carry, or cause to be sent or carried on a railway, canal, river, or inland navigation, or in a coasting vessel, or on a highway or thoroughfare, any dung, fodder, or litter that has been in any place in contact with or used about an animal affected with anthrax, except with a Licence of the Local Authority for the District in which such place is situate, on a certificate of an Inspector of the Local Authority certifying that the thing moved has been, as far as practicable, disinfected.

Slaughter in Anthrax and Compensation.

15—(1.) A Local Authority may if they think fit cause to be slaughtered any animal affected with anthrax or suspected of being so affected; or any animal being or having been in the same field, shed, or other place, or in the same herd or flock, or otherwise in contact with any animal affected with anthrax, or being or having been otherwise exposed to the infection of anthrax.

(2.) The slaughter of animals under this Article shall be conducted in such mode as will as far as possible prevent effusion of blood.

(3.) The Local Authority shall out of union funds pay compensation as follows for any animal slaughtered under this Article—

(a.) Where the animal slaughtered was affected with anthrax the compensation shall be one half of its value immediately before it became so affected;

(b.) In every other case the compensation shall be the value of the animal immediately before it was slaughtered.

(4.) Provided that if the owner of the animal gives notice in writing to the Local Authority, or their Inspector or other officer, that he objects to the animal being slaughtered, it shall not be lawful for the Local Authority to cause that animal to be slaughtered except with the further special authority of the Lord Lieutenant first obtained.

*Ascertainment of Value for Compensation in
Ireland.*

16.—(i.) Where in Ireland an animal is slaughtered by order of a Local Authority under this Order, the Local Authority shall, within fourteen days after the slaughter, give to the owner of the animal notice in writing of the valuation thereof made by them.

(ii.) If within six days after the receipt of that

notice the owner does not give to the Local Authority or their Inspector a counter notice in writing, stating in effect that he disputes the valuation made by the Local Authority, the compensation shall be paid on that valuation.

(iii.) If the owner gives such a notice, then the question of the value of the animal shall by virtue of this Article stand referred to the arbitration of a single arbitrator, who shall make his award ready for delivery within seven days after he is appointed, and the provisions of the Common Law Procedure Amendment Act (Ireland), 1856, shall apply to the reference and arbitration.

(iv.) If a higher valuation is awarded than the valuation made by the Local Authority, then the Local Authority shall pay the cost of the reference and award and all costs incurred by the owner with respect to the arbitration when ascertained, but otherwise the costs of the reference and award and all costs incurred by the Local Authority with respect to the Arbitration when ascertained as aforesaid may be deducted by the Local Authority from the sum payable to the owner as compensation under the award.

Withholding of Compensation.

17. A Local Authority before determining, under sub-section seven of section thirty of the Act of 1878, to withhold, either wholly or partially, compensation or other payment in respect of an animal slaughtered by their order under this Order, shall give to the owner of the animal an opportunity of making representations to them respecting the facts and circumstances of the case, and shall consider the same.

Record of Slaughter.

18. Every Local Authority shall keep, in the form given in the Second Schedule to the Animals (Ireland) Order, or a form to the like effect, a record relative to animals slaughtered by their order under this Order, stating the particulars indicated in the form given in that Schedule, with such variations as circumstances require; and the Clerk of such Authority shall furnish weekly, a Copy of such record to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle.

Disposal of Carcases.

19.—(1.) The carcase of every animal that was at the time when it died or was slaughtered affected with anthrax shall be disposed of by the Local Authority as follows:

(i.) Either the Local Authority shall cause the carcase to be buried as soon as possible in its skin in some proper place at a depth of not less than six feet below the surface of the earth, and to be covered with a sufficient quantity of quicklime or other disinfectant;

(ii.) Or the Local Authority may, if authorized by Licence of the Lord Lieutenant, cause the carcase to be destroyed, under the inspection of the Local Authority, in the mode following:—The carcase shall be disinfected, and shall then be taken, in charge of an officer of the Local Authority, to a horse-slaughterer's or knacker's-yard approved for the purpose by the Lord Lieutenant, or other place so approved and shall be there destroyed by exposure to a high temperature, or by chemical agents.

(2.) With a view to the execution of the foregoing provisions of this Article the Local Authority may make such Regulations as they think fit for prohibiting or regulating the removal of any carcase, or for securing the burial or destruction of the same: Provided that the power to make Regulations under this Article shall be exercised only by the Local Authority or their Executive Committee, and shall not be deputed to any other Committee or Sub-Committee.

(3.) Before a carcase is removed for burial or destruction under this Article it shall be covered with quicklime. In no case shall the skin of the carcase be cut, nor shall anything be done to cause the effusion of blood.

(4.) A Local Authority may cause or allow a carcase to be taken into the District of another Local Authority to be buried or destroyed, with the previous consent of that other Local Authority, or with a Licence in that behalf of the Lord Lieutenant, but not otherwise.

Digging up Carcases of Animals Buried.

20. It shall not be lawful for any person, except with the Licence of the Lord Lieutenant, to dig up, or cause to be dug up, the carcase of any animal that has been buried.

Weekly Returns as to Anthrax.

21. Where an Inspector of a Local Authority finds anthrax in his District, he shall forthwith make a return thereof to the Local Authority and to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle, on a form provided by the Privy Council, with all particulars therein required, and shall continue to so make a return thereof on the Saturday of every week, until the disease has ceased.

General Provisions as to Regulations of Local Authority.

22.—(1.) Every Local Authority shall forthwith send to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle, a copy of every Regulation made by them under this Order.

(2.) If the Privy Council are satisfied on inquiry with respect to any Regulation of a Local Authority made under this Order that the same is of too restrictive a character, or otherwise objectionable, and direct the revocation thereof, the same shall thereupon cease to operate.

Production of Licences ; Names and Addresses.

23.—(1.) Every person in charge of any animal being moved, where, under any Regulation of a Local Authority made under this Order a Movement Licence is necessary, shall, on demand of a Justice, or of a constable, or of an Inspector, or other officer of the Local Authority, produce and show to him the Licence, if any, authorizing the movement, and shall allow it to be read and a copy of or extract from it to be taken by the person to whom it is produced.

(2.) Every person so in charge shall, on demand as aforesaid, give his name and address to the Justice, or constable, or Inspector, or other officer.

Offences.

24.—(1.) If any animal, or any carcase, or any thing, is moved in contravention of a Regulation of a Local Authority made under this Order, or of the conditions of a Movement Licence thereunder, the owner of such animal, carcase, or thing, and the person for the time being in charge thereof, and the person causing, directing, or permitting the movement, and the person moving or conveying such animal, carcase, or thing, and the owner and the charterer and the master of the vessel in which it is moved, and the consignee or other person receiving or keeping it knowing it to have been moved in contravention as aforesaid, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1878.

(2.) If anything is omitted to be done as regards cleansing or disinfection in contravention of this Order or of a Regulation of a Local Authority made under this Order, the owner and the lessee and the occupier of the shed, stable, building, place or thing in or in respect of which,—and the owner of and the person using the van, cart, or other vehicle in respect of which,—(as the case may be), the same is omitted, shall each, according to and in respect of his own acts

and defaults, be deemed guilty of an offence against the Act of 1878.

(3.) If any person with a view to unlawfully evade or defeat the operation of this Order or of a Regulation of a Local Authority made under this Order, allows an animal to stray he shall be deemed guilty of an offence against the Act of 1878.

Given at the Council Chamber, Dublin Castle,
this 7th day of January, 1893.

W. M. Johnson. William O'Brien.
MacDermot.

SCHEDULE.

Order Revoked.

Date.	Short Title.
1886. 16 October, .	The Anthrax (Ireland) Order of 1886.

**THE GLANDERS OR FARCY (IRELAND)
ORDER OF 1893.**

By the Lords Justices and Privy Council in Ireland.
S. WALKER, C.

WOLSELEY, Genl.

WE, the Lords Justices-General and General Governors of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Contagious Diseases (Animals) Acts, 1878 to 1892, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

Short Title.

1. This Order may be cited as The Gladders or Farcy (Ireland) Order of 1893.

Extent.

2. This Order extends to the whole of Ireland.

Commencement.

3. This Order shall commence to take effect from and immediately after the 16th day of January, one thousand eight hundred and ninety-three.

Glanders and Farcy.

4. For the purposes of this Order disease means glanders, and includes that form of glanders which is commonly known as farcy, and diseased or suspected means affected with or suspected of being affected with glanders (including farcy).

Interpretation.

5. In this Order—

The Act of 1878 means the Contagious Diseases (Animals) Act, 1878 :

The Act of 1886 means the Contagious Diseases (Animals) Act, 1886 :

The Acts of 1878 to 1892 mean the Contagious Diseases (Animals) Acts, 1878 to 1892 :

Carcase means the carcase of a horse, ass, or mule, and part of such a carcase, and the flesh, bones, hide, skin, hoofs, offal, or other part of a horse, ass, or mule, separately or otherwise, or any portion thereof :

Fodder means hay or other substance commonly used for food of horses, asses, or mules :

Litter means straw or other substance commonly used for bedding or otherwise for or about horses, asses, or mules :

Article, except where it is otherwise expressed, means Article of this Order :

Other terms have the same meaning and scope as in the Act of 1878.

Revocation.

6. The Order described in the Schedule to this Order to the extent described in the said Schedule is hereby from and after the commencement of this Order revoked; provided that such revocation shall not affect the past operation of the parts of the Order hereby revoked, or invalidate or make unlawful anything done under the parts of the Order hereby revoked, or affect any licence granted or any right, title, obligation, or liability accrued thereunder before the commencement of this Order, or interfere with the institution or prosecution of any proceeding in respect of any offence committed against, or any penalty incurred under, the parts of the Order hereby revoked before the commencement of this Order.

Extension of certain Sections of Acts of 1878 and 1886.

7. Horses, asses, and mules shall be animals, and glanders, including farcy, shall be a disease, for the purposes of the following sections of the Act of 1878 and the Act of 1886 (namely):

Section thirty of the Act of 1878 (slaughter and compensation);

Section thirty-one of the Act of 1878 (notice of disease);

Section thirty-two of the Act of 1878 (Orders);

Section fifty of the Act of 1878 (powers of police);

Section fifty-one of the Act of 1878 (powers of inspectors);

Section fifty-two of the Act of 1878 (detention of vessels);

Section fifty-three of the Act of 1878 (carcases washed ashore);

Section six of the Act of 1886 (slaughter);

Section eleven of the Act of 1886 (carcases washed ashore);

and of all other sections of those Acts containing provisions relative to or consequent on the provisions of those sections, including such sections as provide for offences and procedure.

Notice of Glanders or Farcy.

8. (1).—Every person having or having had in his possession or under his charge any diseased horse, ass, or mule shall, with all practicable speed, give notice of the fact of the horse, ass, or mule being or having been so diseased to a constable of the police district wherein the diseased horse, ass, or mule is or was.

(2.) The constable receiving such notice shall forthwith give information of the receipt by him of the notice to an Inspector of the Local Authority, and to the Local Authority.

Duty of Inspector to act immediately.

9. An Inspector of a Local Authority on receiving in any manner whatsoever information of the supposed existence of disease, or having reasonable ground to suspect the existence of disease, shall proceed with all practicable speed to the place where the disease, according to the information received by him, exists, or is suspected to exist, and shall there and elsewhere put in force and discharge the powers and duties by or under the Acts of 1878 to 1892, and any Order made thereunder, conferred and imposed on him as Inspector.

Public Warning as to Existence of Glanders or Farcy.

10.—(1.) The Local Authority may, if they think fit, give public warning by placards, advertisement, or otherwise, of the existence of disease in any stable, building, field, or other place, with or without any particular description thereof, as they think fit, and may continue to do so during the existence of the

disease, and, in case of a stable, building, or other like place, until the same has been cleansed and disinfected.

(2.) It shall not be lawful for any person (without authority or excuse) to remove or deface any such placard.

Regulations of Local Authority as to Movement of Horses, Asses, or Mules for Glanders or Farcy.

11.—(1.) Any Local Authority may make such Regulations as they think fit for the following purposes, or any of them:

(a.) for prohibiting or regulating the movement into, in, or out of any stable, building, field, or other place of any diseased or suspected horse, ass, or mule, or for marking any such horse, ass, or mule:

(b.) for prohibiting or regulating the movement into or out of any stable, building, field, or other place in which glanders or farcy exists, of any horse, ass, or mule which has been in the same stable, building, field, or other place, or otherwise in contact with any diseased or suspected horse, ass, or mule, or which has been otherwise exposed to the infection of glanders or farcy; and

(c.) for regulating the taking out of any stable, building, field, or other place of any fodder, litter, or other thing that has been in contact with or used for or about any diseased or suspected horse, ass, or mule:

but nothing in any such Regulation shall authorize movement in contravention of any provision of any Order in Council for the time being in force; and a Regulation under paragraph (b.) of this Article shall operate so long only as any horse, ass, or mule, which in the judgment of the Local Authority is diseased, remains in the stable, building, field or other place to which the Regulation refers, and, in case of a stable, building, or other like place, until the Regulations of the Local Authority as to cleansing and disinfection have been complied with by the owner or occupier of such premises.

(2.) The power to make Regulations under this Article shall be exercised only by the Local Authority or their Executive Committee, and shall not be delegated to any other Committee or Sub-Committee.

Regulations of Local Authority as to Cleansing and Disinfection in Glanders or Farcy.

12.—(1.) Any Local Authority may make such Regulations as they think fit for the following purposes, or any of them:

(a.) for providing for the cleansing and disinfection of places used by, and of utensils, mangers, feeding-troughs, pens, hurdles, or other things used for or about any diseased or suspected horse, ass, or mule:

(b.) for providing for the cleansing and disinfection of vans or carts or other vehicles used for carrying any diseased or suspected horse, ass, or mule on land otherwise than on a railway:

(c.) for prescribing the mode in which such cleansing and such disinfection are to be effected: and

(d.) for providing that such places, utensils, mangers, feeding-troughs, pens, hurdles, or other things, vans, carts, or other vehicles should be cleansed and disinfected at the expense of the Local Authority, or of the owner, lessee, or occupier thereof.

(2.) If any person fails to cleanse and disinfect any place, or any utensil, manger, feeding-trough, pen, hurdle, or other thing, or any van, cart, or other vehicle, in accordance with any such Regulation, it shall be lawful for the Local Authority, without prejudice to the recovery of any penalty for the infringement of such Regulation, to cause such place,

or such utensil, manger, feeding-trough, pen, hurdle, or other thing, or such van, cart, or other vehicle to be cleansed and disinfected, and to recover the expenses of such cleansing and disinfection from such person summarily.

(3.) The power to make regulations under this Article shall be exercised only by the Local Authority or their Executive Committee, and shall not be deputed to any other Committee or Sub-Committee.

Occupiers and Owners to give facilities for Cleansing, &c.

13. Where the power of causing any place or any utensil, manger, feeding-trough, pen, hurdle, or other thing, or any van, cart, or other vehicle to be cleansed and disinfected under this Order is exercised by a Local Authority, the occupier or owner thereof shall give all reasonable facilities for that purpose.

Prohibition to expose or move Horses, Asses, or Mules, affected with, or suspected of, Glanders or Farcy.

14. It shall not be lawful for any person—

- (a.) to expose a diseased or suspected horse, ass, or mule in a market or fair, or in a sale yard, or other public or private place where horses are commonly exposed for sale ;
- (b.) to place a diseased or suspected horse, ass, or mule in a lair or other place adjacent to or connected with a market or a fair, or where horses are commonly placed before exposure for sale ;
- (c.) to send or carry, or cause to be sent or carried, a diseased or suspected horse, ass, or mule, on a railway, canal, river, or inland navigation, or in a coasting vessel ;
- (d.) to, carry, lead, or drive, or cause to be carried, led, or driven, except in the case provided for by Regulation A of the next following Article, a diseased or suspected horse, ass, or mule on a highway or thoroughfare ;
- (e.) to place or keep a diseased or suspected horse, ass, or mule on common or uninclosed land, or in a field or place insufficiently fenced, or in a field adjoining a highway unless that field is so fenced or situate that animals therein cannot in any manner come in contact with any horse, ass, or mule passing along that highway or grazing on the sides thereof ;
- (f.) to graze a diseased or suspected horse, ass, or mule on pasture, being on the sides of a highway ; or
- (g.) to allow a diseased or suspected horse, ass, or mule to stray on a highway or thoroughfare, or on the sides thereof, or on common or uninclosed land, or in a field or place insufficiently fenced.

Proceedings in case of contravention of last preceding Article.

15. (1.)—Where a horse, ass, or mule is exposed or otherwise dealt with in contravention of the last preceding Article, the Inspector of the Local Authority or other officer appointed by them in that behalf shall seize and remove and detain it, and it shall be dealt with in accordance with the following Regulations (namely) :

(Regulation A.—Diseased Horses, Asses, or Mules.)

(i.) If the horse, ass, or mule is diseased the Local Authority shall cause it to be forthwith slaughtered ; and, if not slaughtered at the place where it is seized, it may be moved under the direction and in charge of an Inspector or other officer of the Local Authority to the nearest available horse-slaughterer's or knacker's-yard to be there slaughtered ; and that Inspector or other officer shall enforce and superintend the immediate slaughter there of the horse, ass, or mule, and shall report to the Local Authority the fact of the slaughter there ; and

(Regulation B.—Suspected Horses, Asses, or Mules.)

(ii.) If suspected, the horse, ass, or mule so seized shall be dealt with as follows :

(iii.) The suspected horse, ass, or mule so seized may be slaughtered by or at the request of the owner or person in charge thereof at the place where it is seized ; or

(iv.) The suspected horse, ass, or mule so seized may be moved by or at the request of the owner or person in charge thereof with a Licence of the Inspector to the nearest available horse-slaughterer's or knacker's-yard for the purpose of being there forthwith slaughtered ; in which latter case the following provisions shall apply :

(v.) The Licence shall be available for twelve hours, and no longer.

(vi.) The Licence shall specify the horse-slaughterer's or knacker's-yard to which the suspected horse, ass, or mule is to be moved for slaughter, and it shall not be moved to any other horse-slaughterer's or knacker's-yard or place.

(vii.) The suspected horse, ass, or mule so moved shall be moved to the specified horse-slaughterer's or knacker's-yard under the direction and in charge of an Inspector or other officer of the Local Authority ; and he shall enforce and superintend the immediate slaughter there of the horse, ass, or mule, and shall forthwith report to the Local Authority the fact of the slaughter there.

(viii.) If the movement is to be into the District of another Local Authority, there must also be a Licence of that other Local Authority indorsed on or referring to the first-mentioned Licence ; which second Licence must be granted before the horse, ass, or mule is moved into the District of that other Local Authority.

(ix.) The suspected horse, ass, or mule so moved into the District of that other Local Authority shall be moved to the specified horse-slaughterer's or knacker's-yard under the direction and in charge of an Inspector or other officer of the Local Authority out of whose District it is moved ; and he shall enforce and superintend the immediate slaughter there of the horse, ass, or mule, and shall forthwith report to both the Local Authorities the fact of the slaughter there ; or

(x.) The suspected horse, ass, or mule, if not slaughtered as aforesaid, shall be moved, in charge of an Inspector or other officer of the Local Authority, to some convenient and isolated place, and shall be there kept for such time as the Local Authority think expedient, subject, however, to the horse, ass, or mule being there slaughtered at any time by or at the request of the owner or person in charge thereof.

(xi.) If the suspected horse, ass, or mule so seized, moved, and detained, but not slaughtered as aforesaid, proves, while in such isolated place, to be diseased, it shall be dealt with in the same manner and be subject to the same provisions in all respects as if it had been so diseased at the time when it was seized and detained by such Inspector or other officer.

(Disinfection in these Cases.)

(2.) In case of a diseased horse, ass, or mule being seized in accordance with the provisions of this Article, it shall not be lawful for the Market Authority or the owner or occupier of such other place or any person to again use or allow to be used, for horses, asses, or mules, that portion of the market or other place where the diseased horse, ass, or mule was found, unless and until a Veterinary Inspector has certified that that portion has been, as far as practicable, cleansed and disinfected.

Expenses.

16. The Local Authority may recover the expenses of the execution by them or by their Inspector or other officer of the provisions of the last preceding

Article from the owner of the horse, ass, or mule seized, or from the consignor or consignee thereof, who may recover the same from the owner summarily.

Removal of Dung or other Things.

17. It shall not be lawful for any person to send or carry, or cause to be sent or carried, on a railway, canal, river, or inland navigation, or in a coasting vessel, or on a highway or thoroughfare, any dung, fodder, or litter that has been in any place in contact with or used about a diseased horse, ass, or mule, except with a Licence of the Local Authority for the District in which such place is situate, granted on a certificate of an Inspector of the Local Authority certifying that the thing moved has been, as far as practicable, disinfected.

Slaughter and Compensation in Glanders or Farcy.

18. (1.)—A Local Authority may if they think fit, and when required by the Lord Lieutenant shall, cause to be slaughtered—

- (a.) any diseased or suspected horse, ass, or mule ; and
- (b.) any horse, ass, or mule being or having been in the same field, stable, shed, or other place, or otherwise in contact with any diseased horse, ass, or mule, or being or having been in any way exposed to the infection of disease.

(2.) The Local Authority shall out of Union Funds pay compensation as follows for any horse, ass, or mule slaughtered under this Article :—

- (a.) where the horse, ass, or mule slaughtered was diseased the compensation shall be one-half of its value immediately before it became so diseased ; but so that the compensation do not in any such case exceed twenty pounds, and
 - (b.) in every other case the compensation shall be the value of the horse, ass, or mule immediately before it was slaughtered.
- (3.) Provided, that if the owner of the horse, ass, or mule gives notice in writing to the Local Authority, or their Inspector or other officer, that he objects to the horse, ass, or mule being slaughtered, it shall not be lawful for the Local Authority to cause that horse, ass, or mule to be slaughtered, except with the further special authority of the Lord Lieutenant first obtained.

Ascertainment of Value for Compensation in Ireland.

19.—(i.) Where in Ireland a horse, ass, or mule is slaughtered by order of a Local Authority under this Order, the Local Authority shall, within fourteen days after the slaughter, give to the owner of the animal notice in writing of the valuation thereof made by them.

(ii.) If within six days after the receipt of that notice the owner does not give to the Local Authority or their Inspector a counter notice in writing, stating in effect that he disputes the valuation made by the Local Authority, the compensation shall be paid on that valuation.

(iii.) If the owner gives such a notice, then the question of the value of the animal shall by virtue of this Article stand referred to the arbitration of a single arbitrator, who shall make his award ready for delivery within seven days after he is appointed, and the provisions of the Common Law Procedure Amendment Act (Ireland), 1856, shall apply to the reference and arbitration.

(iv.) If a higher valuation is awarded than the valuation made by the Local Authority, then the Local Authority shall pay the cost of the reference and award and all costs incurred by the owner with respect to the arbitration when ascertained, but otherwise the costs of the reference and award and all costs

incurred by the Local Authority with respect to the arbitration when ascertained as aforesaid may be deducted by the Local Authority from the sum payable to the owner as compensation under the award.

Withholding of Compensation.

20.—(1.) A Local Authority may, if they think fit, withhold, either wholly or partially, compensation in respect of a horse, ass, or mule slaughtered by their order under this Order, where the animal was in their opinion diseased at the time of its being brought into their district.

(2.) A Local Authority before determining, under sub-section seven of section thirty of the Act of 1878, or under this Article, to withhold, either wholly or partially, compensation or other payment in respect of a horse, ass, or mule slaughtered by their order under this Order, shall give to the owner of the horse, ass, or mule an opportunity of making representations to them respecting the facts and circumstances of the case, and shall consider the same.

Record of Slaughter.

21. The provisions of Article 142 (*Record of Slaughter*) of the Animals (Ireland) Order shall apply to the case of any horse, ass, or mule slaughtered under this Order.

Disposal of Carcases.

22.—(1.) The carcase of every horse, ass, or mule that was diseased at the time when it died or was slaughtered shall be disposed of by the Local Authority as follows :—

- (i.) Either the Local Authority shall cause the carcase to be buried as soon as possible in its skin in some proper place, and to be covered with a sufficient quantity of quicklime or other disinfectant, and with not less than six feet of earth.
- (ii.) Or the Local Authority may, if authorized by Licence of the Lord Lieutenant, cause the carcase to be destroyed, under the inspection of the Local Authority, in the mode following : The carcase shall be disinfected, and shall then be taken, in charge of an officer of the Local Authority, to a horse-slaughterer's or knacker's yard approved for the purpose by the Lord Lieutenant, or other place so approved, and shall be there destroyed by exposure to a high temperature, or by chemical agents.

(2.) With a view to the execution of the foregoing provisions of this Article the Local Authority may make such Regulations as they think fit for prohibiting or regulating the removal of any carcase, or for securing the burial or destruction of the same : Provided that the power to make Regulations under this Article shall be exercised only by the Local Authority or their Executive Committee and shall not be deputed to any other Committee or sub-Committee.

(3.) Where under this Article a Local Authority cause a carcase to be buried, they shall first cause its skin to be so slashed as to be useless.

(4.) A Local Authority may cause or allow a carcase to be taken into the District of another Local Authority to be buried or destroyed, with the previous consent of that Local Authority or with a Licence in that behalf of the Lord Lieutenant, but not otherwise.

Digging up Carcases of Horses, Asses, or Mules, Buried on Account of Glanders or Farcy.

23. It shall not be lawful for any person, except with the Licence of the Lord Lieutenant, to dig up, or cause to be dug up, the carcase of any horse, ass, or mule that has been buried on account of being diseased.

Weekly Returns as to Glanders or Farcy.

24. Where an Inspector of a Local Authority finds glanders or farcy in his District, he shall forthwith make a return thereof to the Local Authority and to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle, on a form provided by the Privy Council, with all particulars therein required, and shall continue to so make a return thereof on the Saturday of every week until the disease has ceased.

General Provisions as to Regulations of Local Authority.

25.—(1.) Every Local Authority shall forthwith send to the Clerk of the Council, Veterinary Department, Privy Council Office, Dublin Castle, a copy of every Regulation made by them under this Order.

(2.) If the Privy Council are satisfied on inquiry with respect to any Regulation of a Local Authority made under this Order that the same is of too restrictive a character, or otherwise objectionable, and direct the revocation thereof, the same shall thereupon cease to operate.

Production of Licences ; Names and Addresses.

26.—(1.) Every person in charge of any horse, ass, or mule being moved, where, under any Regulation of a Local Authority made under this Order a Movement Licence is necessary, shall, on demand of a Justice, or of a constable, or of an Inspector or other officer of the Local Authority, produce and show to him the Licence, if any, authorizing the movement, and shall allow it to be read and a copy of or extract from it to be taken by the person to whom it is produced.

(2.) Every person so in charge shall, on demand as aforesaid, give his name and address to the Justice, or constable, or Inspector or other officer.

Exemption of Army Department.

27. Nothing in this Order applies to horses, asses, or mules kept in stables of military barracks or camps under the care and supervision of the Army Veterinary Medical Department.

Offences.

28.—(1.) If any horse, ass, or mule, or the carcase of any horse, ass, or mule, is moved in contravention of a Regulation of a Local Authority made under this Order or of the conditions of a Movement Licence thereunder, the owner of such horse, ass, or mule, or carcase, and the person for the time being in charge

thereof, and the person causing, directing, or permitting the movement, and the person moving or conveying such horse, ass, or mule, or carcase, and the owner and the charterer and the master of the vessel in which it is moved, and the consignee or other person receiving or keeping it knowing it to have been moved in contravention as aforesaid, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1878.

(2.) If a horse, ass, or mule is not marked as required by a Regulation of a Local Authority made under this Order, the owner, consignee, or the person for the time being in charge thereof, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1878.

(3.) If any person, with a view to unlawfully evade or defeat the operation of this Order, by clipping, or washing, or in any other manner takes out, effaces, or obliterates, or attempts to take out, efface, or obliterate, any such mark clipped, painted, or stamped on any horse, ass, or mule, the person doing the same, and the person causing, directing, or permitting the same to be done, and the owner of the horse, ass, or mule, and the person for the time being in charge thereof, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1878.

(4.) If anything is omitted to be done as regards cleansing or disinfection in contravention of a Regulation of a Local Authority, made under this Order, the owner and the lessee and the occupier of any place or thing in or in respect of which—and the person using the van, cart, or other vehicle in which—(as the case may be) the same is omitted, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1878.

(5.) If a person in charge of any horse, ass, or mule being moved, where, under a Regulation of a Local Authority made under this Order a Movement Licence is necessary, on demand made under this Order, fails to give his true name and address, or gives a false name or address, he shall be deemed guilty of an offence against the Act of 1878.

Given at the Council Chamber, Dublin Castle,
this 7th day of January, 1893.

W. M. Johnson. William O'Brien.
MacDermot.

SCHEDULE.

PARTS OF ORDER REVOKED.

Date.	Short Title.	Extent of Revocation.
1880. 31st May, . . .	The Animals (Ireland) Order,	The whole of Chapter 6 (Glanders and Farcy). Chapter 9 (Exposure or Movement of Diseased Animals, Horses, Asses, and Mules), Chapter 10 (Removal of Dung or other Things), Chapter 11 (Carcases), and Chapter 36 (Miscellaneous), so far as those Chapters relate to Glanders and Farcy. Article 136 (Weekly Returns), so far as that Article relates to Glanders and Farcy.

II.—CIRCULARS.

Veterinary Department,
Privy Council Office,
Dublin Castle,
4th February, 1892.

No. 293/92.

CLEANSING AND DISINFECTION OF RAILWAY TRUCKS.

SIR,

Representations have been made to this Department to the effect that much delay and inconvenience frequently occur in the transit of animals from Railway Stations in the vicinity of places at which Fairs are held, owing to the circumstance that the Trucks sent for the conveyance of the animals had not previously been cleansed and disinfected, the result being that this work has to be carried out at the Stations in question, sometimes it is alleged, with inadequate appliances for the purpose, and often while the animals are waiting to be loaded.

This unsatisfactory state of things could, it is suggested, be remedied if it were made a rule that all Railway Trucks despatched to the loading Stations on such occasions should, as far as practicable, be duly cleansed and disinfected beforehand; and I am directed to invite the attention of your Board of Directors to the matter.

I am,

Sir,

Your obedient Servant,

W. S. B. KAYE.

The Secretary
of

Each Railway Company.

Veterinary Department,
Privy Council Office,
Dublin Castle,
8th March, 1892.

No. 456/92.

ANIMALS IN TRANSIT.

SIR,

I am directed by the Lord Lieutenant to acquaint you, for the information of your Board of Directors, that complaints are from time to time made to this Department, in regard to injuries alleged to be inflicted on Cattle in course of transit by rail.

It is stated that these injuries are, to a great extent, due to the following causes:—

- I. The unnecessary force used in shunting Trucks during the "marshalling" of the trains, and at other times before the Cattle are unloaded;
- II. The undue delay which often occurs before the Cattle are despatched from some Stations, and the length of time they have to remain in the wagons before being finally untrucked;
- III. The use of loose couplings, which, it is alleged, results in serious damage to the Cattle.

I am to express a hope that every practicable step will be taken to remove any grounds for the complaints referred to.

I am,

Sir,

Your obedient Servant,

W. S. B. KAYE.

To

The Secretary or Manager
Railway Company.

Veterinary Department,
Privy Council Office,
Dublin Castle,
24th February, 1892.

No. 638/92.

FOOT AND MOUTH DISEASE.

SIR,

The Board of Guardians acting as the Local Authority under the Contagious Diseases (Animals) Acts, 1878 to 1890, are no doubt aware that Foot and Mouth Disease has again appeared in Great Britain; and in view of the possible introduction of the disease into Ireland, notwithstanding the precautions which have been taken to guard against it, I am directed to request that the Local Authority will be good enough to impress on their Inspector the importance of giving the earliest intimation if any outbreak of the disease should occur in the Union, both to the Local Authority and to this Department.

The Inspector should be provided by the Local Authority with a supply of the Forms of declaration of disease, and notice of declaration, Nos. 1, 4, and 8, given in the First Schedule to the Animals (Ireland) Order, of 1880.

In the event of any outbreak in the Union, the course prescribed by Section 22 of the Act of 1878, should be followed.

The Inspector should serve duly signed notices of his declaration of the existence of the disease on the occupier of the place, and on the adjoining occupiers. The place where the disease exists thereupon becomes an Infected Place subject to the subsequent determination of the Local Authority, to whom the Inspector is required to send his declaration of disease and copies of his notices. The Local Authority should then prescribe the limits of the Infected Place and report the particulars to this Department without delay.

The Inspector in sending intimation to the Department of the existence of the disease, should clearly specify in whose occupation the Infected Place is, and in what parish or townland the Infected Place is situated, and should also give a description of the adjoining lands and the names of the occupiers.

A supply of Forms for this purpose will be forwarded to the Inspector in due course.

I am,

Sir,

Your obedient servant,

W. S. B. KAYE.

To the Clerk of each Union.

No. 911/92.

Veterinary Department,
Privy Council Office,
Dublin Castle,
8th March, 1892.

FOOT-AND-MOUTH DISEASE.

SIR,

With reference to my circular letter of the 24th ultimo, I am directed by the Lord Lieutenant to draw the special attention of the Local Authority under the Contagious Diseases (Animals) Acts to the accompanying Orders in Council relating to Foot-and-Mouth Disease which are still in force, viz.:—

- I. The Markets and Fairs Foot-and-Mouth Disease Order of 1883, which prohibits the holding of public

or private sales of animals in the district of any Local Authority in Ireland in which there is a Foot-and-Mouth Disease infected place or area, except with a licence of the Lord Lieutenant; and

II. The Foot-and-Mouth Disease (Slaughter) (Ireland) Order of 1884, which provides that when a Local Authority is authorised by the Lord Lieutenant to put in operation the provisions of the Order, they may cause the slaughter of animals affected with Foot-and-Mouth Disease or of animals in contact with affected animals, and shall pay compensation for animals so slaughtered out of Union Funds.

His Excellency hereby authorises the Local Authority to put in operation the provisions of this latter Order in the event of any outbreak of Foot-and-Mouth Disease occurring in their Union; and I am to remind the Local Authority that one-half the amount of compensation paid by them in accordance with its provisions will be recouped to them from the General Cattle Diseases Fund.

His Excellency desires me to impress on the Local Authority the importance of using the utmost promptitude in dealing with any case of the disease which may come under their notice.

I am, Sir,

Your obedient servant,

W. S. B. KAYE.

To

The Clerk of each Union.

No. 1138/92.

Veterinary Department,
Privy Council Office,
Dublin Castle,
March, 1892.

FOOT-AND-MOUTH DISEASE.

SIR,

I am directed by the Lord Lieutenant to enclose a Notice prepared by the Board of Agriculture for the information of farmers, cattle owners, and others concerned, setting forth the symptoms by which Foot-and-Mouth Disease can be recognised, and the precautions which should be taken by them to prevent its spreading.

His Excellency would be glad if your Authority would at once take the necessary steps to circulate the information amongst all persons who may, with advantage, be made acquainted with it.

I am, Sir,

Your obedient servant,

W. S. B. KAYE.

The Clerk of each Local Authority.

FOOT-AND-MOUTH DISEASE.

Caution to Stock Owners, Dealers, and others interested in the Trade.

Outbreaks of Foot-and-Mouth Disease have now occurred in the Metropolitan Police District, and in the Counties of Kent and Sussex.

The disease attacks Cattle, Sheep, and Swine, and is characterized by symptoms which are easily recognised. Cattle frequently smack their lips, and move their tongue, indicating that the mouth is the seat of the disease; the saliva flows freely. Lameness is generally associated with the above indications in the early stage.

In the case of Sheep, the disease is commonly confined to the feet, and, therefore, the occurrence of lameness amongst Sheep should for the present be looked upon with suspicion. Swine often suffer severely both in the mouth and feet.

Foot-and-Mouth Disease is propagated with the greatest ease by persons, animals, or substances, which have been in contact with the infective matter as well as by contact with diseased animals.

It is, therefore, extremely desirable that all newly purchased stock should be kept in quarantine for a period of ten days before being mixed with the rest of the animals on a farm. The animals while in quarantine should have an attendant who should not on any pretext go near other animals.

No one should be permitted to come in contact with cases of the disease, excepting those persons who are provided with a proper dress which can be easily disinfected.

Stock Owners who have been accidentally in contact with the disease, should carefully avoid going near their own animals until they have changed their clothes, and used some disinfectant to their hands. The disease is also frequently carried on the boots.

On the appearance of lameness amongst Cattle, Sheep, or Swine, or any indications of Foot-and-Mouth Disease, notice should be immediately given to a Police Constable, or to the Inspector of the District, in order that proper precautions may be taken as provided in the orders of the Board to prevent the spreading of this disease.

As a precautionary measure lime should be spread in front of doors, gates of sheds, yards, fields, and other places where animals are kept.

(Sd.) HENRY CHAPLAIN.

Board of Agriculture,
4, Whitehall Place, S.W.,
20th February, 1892.

No. 1937/92.

Veterinary Department,
Privy Council Office,
Dublin Castle,
6th June, 1892.

SWINE FEVER.

SIR,

There are reliable grounds for the apprehension that outbreaks of swine fever—known also as typhoid fever of swine, scarlatina, soldier, purples, red disease, hog cholera, or swine plague—frequently occur, of which no reports are made by the owners of the affected animals, and as the failure to notify the existence of the disease is probably, in a great measure, due to the circumstance that owners of swine are not fully aware of their obligation in this respect, I am directed by the Lord Lieutenant to bring the matter under the notice of the Local Authority, with the view of the taking immediate steps by the issue of public notices throughout their union, or in such other manner as they may deem expedient, to warn owners of the duties imposed upon them in regard to this disease, and of the penalties to which they render themselves liable by neglect to comply with the requirements of the law.

By Section 31 of the Contagious Diseases (Animals) Act, 1878, and Article 40 of the Animals (Ireland) Order, every person having in his possession or under his charge an animal affected with swine fever is required to isolate the affected animal as far as possible, and to give notice, with all practicable speed, of the fact of the animal being so affected, to a Constable of the Police Establishment for the district or place wherein the affected animal is.

Any person who, without lawful authority or excuse, fails to give such notice is guilty of an offence against the Act of 1878, and becomes liable to the penalties provided in section 60 of that Act.

The Police, on receipt of notice of an outbreak, will duly apprise the Local Authority and their Inspector; and it is the duty of the latter to proceed to the place with all practicable speed, and if he find that swine fever exists, or has existed therein within ten days, he should make the declaration, and serve the notice required by Article 42 of the Animals (Ireland) Order.

The course of action to be pursued by the Local Authority, with a view to arrest the spread of the disease on its appearance in any locality, is prescribed in Articles 42-46 of the Order, to which the special attention of the Local Authority is directed.

I am at the same time to remind the Local Authority that they are empowered by the Swine Fever (Slaughter) (Ireland) Order of 1885, to cause the slaughter of affected swine and also of swine that have been in contact with affected ones, and to pay compensation to the owners out of union funds.

The carcases of all swine that die of swine fever or that are slaughtered in consequence of being affected with the disease should be buried or destroyed in the manner provided by Article 55 of the Animals (Ireland) Order.

Swine fever is a disease of a very contagious nature and causes serious losses annually in the country; and I am to impress on the Local Authority the importance of vigorously exercising the powers conferred on them for the purpose of preventing the progress of the disease.

I am, Sir,

Your obedient servant,

W. S. B. KAYE.

To

The Clerk of each Union.

No. 2474/92.

Veterinary Department,

Privy Council Office,

Dublin Castle,

22nd July, 1892.

SWINE FEVER.

SIR,

With reference to my Circular Letter dated the 6th ultimo, relative to Swine Fever, I am directed to enclose the accompanying statement describing the

symptoms by which that disease may be recognized; and to suggest that the Local Authority might with advantage cause the information to be circulated in their Union.

I am,

Sir,

Your obedient Servant,

W. S. B. KAYE.

To the Clerk of each Union.

No. 2474/92.—ENC.

SWINE FEVER.

Known also as Typhoid Fever of Swine, Soldier, Purples, Red Disease, Hog Cholera, or Swine Plague.

SYMPTOMS.

The disease usually assumes a rapid and destructive form, the animal often falling down and quickly dying without the least premonitory symptom or even suspicion of its being ill; sometimes the affected pig drops dead while feeding; but generally the attacked animal evinces sudden loss of appetite, dulness, debility, smallness and frequency of pulse, ears and tail motionless. In many cases the eyes become wild and projecting, their margins of a dark-red colour; the mouth partly opened, reddish inside and generally frothy. Often the animal endeavours to isolate itself from its companions, buries itself in the litter, and objects to move even under compulsion. The skin becomes of a livid or reddish colour, particularly where it is thin, as behind the ears, inside the thighs, fore-legs, and on the stomach. The discolouration of the skin is the most frequently present symptom. The breathing is frequent and laboured. In many cases the pig cries as if in pain; convulsions often precede the appearance of reddish spots, which are darker on the ears, belly, and inner surfaces of the limbs, and wherever the skin is thinnest; paralysis of the hind-quarters is often present; the bowels become moved involuntarily, the discharge from them being fetid and bloody. There is a lowering of the general temperature. The beatings of the heart cannot be felt, and the animal dies in from twenty-four to forty-eight hours. When recoveries take place the malady is of a mild form.

Veterinary Department,

Privy Council Office,

Dublin Castle,

July, 1892.

III.—EXPENDITURE.

TABLE 1.—Showing the Amounts assessed on the several Unions in Ireland by Sealed Order of the Local Government Board for Ireland dated the 16th March, 1892,* and placed to the General Cattle Diseases Fund in pursuance of Section 83 of the Contagious Diseases (Animals) Act, 1878.

UNION.	Amount Assessed.	UNION.	Amount Assessed.	UNION.	Amount Assessed.
	£ s. d.		£ s. d.		£ s. d.
Abbeyleix,	88 13 0	Dingle,	23 18 1½	Midleton,	98 7 6½
Antrim,	130 0 6½	Donegal,	35 19 5½	Milford,	31 4 9½
Ardee,	98 5 2½	Downpatrick,	185 4 3½	Millstreet,	29 6 7
Armagh,	214 4 4½	Drogheda,	130 18 2½	Mitchelstown,	51 3 0
Athlone,	92 2 0½	Dromore West,	38 10 1½		
				Mohill,	41 3 7½
Athy,	115 9 11½	Dublin, North,	427 9 9	Monaghan,	98 19 11½
Bailieborough,	41 19 1½	Dublin, South,	737 8 8	Mount Bellew,	42 1 5½
Ballina,	51 7 11½	Dundalk,	114 5 10½	Mountmellick,	106 19 0
Ballinasloe,	81 0 5½	Dunfanaghy,	11 18 11	Mullingar,	165 5 8½
Ballinrobe,	62 16 3	Dungannon,	100 3 9		
				Naas,	159 11 3½
Ballycastle,	46 19 8	Dungarvan,	55 10 0½	Navan,	103 10 4½
Ballymahon,	64 6 0½	Dunmanway,	35 2 0½	Nenagh,	98 8 7
Ballymena,	135 19 11½	Dunshaughlin,	110 5 1	Newcastle,	65 18 2½
Ballymoney,	86 17 4½	Edenderry,	99 6 7½	New Ross,	108 15 4½
Ballyshannon,	52 14 4½	Ennis,	77 6 9		
				Newry,	175 12 1½
Ballyvaghan,	20 10 6½	Enniscorthy,	115 13 6½	Newtownards,	151 7 8½
Balrothery,	100 1 9½	Enniskillen,	112 10 8	Oldcastle,	65 9 5
Baltinglass,	76 15 0½	Ennistymon,	38 10 7½	Omagh,	111 16 8½
Banbridge,	166 0 9½	Fermoy,	107 16 8½	Oughterard,	15 11 2½
Bandon,	76 17 8½	Galway,	68 10 5½		
				Parsonstown,	106 16 9
Bantry,	23 15 2½	Glennamaddy,	33 1 5	Portumna,	36 15 9½
Bawnboy,	41 16 5	Glenties,	21 6 2½	Rathdown,	283 4 2½
Belfast,	861 19 7½	Gorey,	83 16 1	Rathdrum,	133 6 11½
Belmullet,	11 5 3	Gort,	44 16 7½	Rathkeale,	72 12 5½
Borrisokane,	43 6 4½				
				Roscommon,	67 4 0½
Boyle,	77 9 6	Granard,	89 6 11½	Roscrea,	95 3 4
Caherciveen,	23 18 2½	Inishowen,	40 15 11	Scariff,	27 7 10½
Callan,	74 16 4½	Irvinestown,	51 4 4	Shillelagh,	52 9 2½
Carlow,	156 5 5	Kanturk,	80 11 6½	Skibbereen,	49 3 4½
Carrickmacross,	52 5 7½	Kells,	100 12 8		
				Skull,	15 16 9
Carrick-on-Shannon,	50 3 5½	Kenmare,	20 8 6½	Sligo,	103 8 2½
Carrick-on-Suir,	81 14 0½	Kilkeel,	46 13 10	Strabane,	112 5 5½
Cashel,	111 19 1½	Kilkenny,	104 2 3½	Stranorlar,	31 14 2
Castlebar,	48 10 4	Killadysert,	26 8 5½	Strokestown,	52 18 4½
Castleblayney,	78 14 5	Killala,	21 4 4½		
				Swineford,	42 15 3½
Castlecomer,	33 8 4½	Killarney,	80 1 0	Thomastown,	68 16 7
Castlederg,	27 13 5	Kilmacthomas,	34 9 2½	Thurles,	94 6 3
Castlereagh,	76 2 3	Kilmallock,	143 1 0½	Tipperary,	148 16 11
Castletown,	12 11 6	Kilrush,	55 1 11½	Toberry,	42 10 1½
Cavan,	119 1 8½	Kinsale,	62 14 11½		
				Tralee,	91 6 10½
Celbridge,	119 7 5	Larne,	107 16 6½	Trim,	113 10 10½
Claremorris,	44 11 8½	Letterkenny,	32 19 2½	Tuam,	79 19 8½
Clifden,	18 4 5	Limavady,	71 11 9½	Tulla,	35 17 4½
Clogheen,	66 0 4½	Limerick,	204 17 2	Tullamore,	86 14 4
Clogher,	58 11 6	Lisburn,	187 5 3½		
				Urlingford,	50 13 0
Clonakilty,	53 3 6	Lismore,	52 1 8½	Waterford,	160 17 6
Clones,	60 0 9½	Lisnaskea,	60 9 8½	Westport,	46 0 0½
Clonmel,	74 12 9½	Listowel,	71 8 8	Wexford,	112 19 4½
Coleraine,	109 9 10	Londonderry,	172 18 3½	Youghal,	62 5 9½
Cookstown,	68 4 9½	Longford,	63 4 8½		
Cootehill,	76 7 4½	Loughrea,	79 7 8½		
Cork,	371 19 4½	Lurgan,	152 7 8		
Corrofin,	21 4 8½	Macroom,	66 17 7		
Croom,	65 12 4½	Magherafelt,	96 7 3		
Delvin,	55 4 4	Mallow,	110 12 5½		
		Manorhamilton,	45 10 10½		
				Total,	£ 14,613 7 7½

* The previous assessment amounting to £14,577 6s. 10½d., was made on the 4th May, 1891. For Statements showing how this Fund is expended, see Tables 5 and 6.

TABLE 2.—Return of Expenditure under the Contagious Diseases (Animals) (Pleuro-Pneumonia) Act, 1890, during each successive year from the date of the commencement of the Act, viz.:—1st September, 1890.

YEAR ENDED	Compensation paid to Owners of Slaughtered Cattle.	Salaries.	Repayment of Expenses under the Pleuro-Pneumonia Slaughter (Ireland) Order of 1888.	Travelling.	Miscellaneous and Incidental Expenses.	Gross Expenditure.	Deduct Amount realised by sale of Carcases.	Net Expenditure.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
31st August, 1891,	44,960 12 6	3,174 19 7	18,299 10 9	458 14 6	247 1 2	67,140 18 6	23,201 10 3	43,939 8 3
31st August, 1892,	82,541 10 0	4,131 14 6	—	1,101 7 2	1,119 12 2	88,894 3 10	37,113 14 3	51,780 9 7
Total,	127,502 2 6	7,306 14 1	18,299 10 9	1,560 1 8	1,366 13 4	156,035 2 4	60,315 4 6	95,719 17 10

TABLE 3.—Return of Expenditure under the Contagious Diseases (Animals) (Pleuro-Pneumonia) Act, 1890, during the second year in which the Act was in operation, viz., from 1st September, 1891, to 31st August, 1892; inclusive, showing the several Unions in which Compensation was paid for Cattle slaughtered, and the Amount so paid in each, &c.

I.—COMPENSATION PAID TO OWNERS OF SLAUGHTERED CATTLE.

UNION.	Amount paid.	Total.
	£ s. d.	£ s. d.
*Antrim,	44 10 0	
Ardee,	1,813 12 6	
*Balrothery,	18 0 0	
*Banbridge,	6 0 0	
Belfast,	2,190 7 6	
*Celbridge,	13 0 0	
*Cookstown,	6 0 0	
*Downpatrick,	9 10 0	
*Drogheda,	803 0 0	
Dublin, North,	9,285 15 0	
Dublin, South,	46,460 12 6	
Dunshaughlin,	3,167 7 6	
*Edenderry,	13 0 0	
*Enniskillen,	6 10 0	
*Kilkenny,	12 10 0	
*Larne,	59 0 0	
Lisburn,	2,890 13 9	
Mountmellick,	7,360 1 3	
Mullingar,	1,856 0 0	
Naas,	220 10 0	
*Navan,	13 0 0	
* Newtownards,	15 0 0	
Oldcastle,	887 17 6	
*Parsonstown,	8 0 0	
Rathdown,	1,289 2 6	
*Sligo,	12 0 0	
Trim,	2,835 0 0	
Tullamore,	1,745 10 0	
		82,541 10 0
II.—SALARIES,		4,131 14 6
III.—TRAVELLING,		1,101 7 2
IV.—MISCELLANEOUS AND INCIDENTAL EXPENSES,		1,119 12 2
Gross Expenditure,		88,894 3 10
Deduct Amount Realised by Sale of Carcases,		37,113 14 3
Net Expenditure,		51,780 9 7

* In the Unions marked thus no case of Pleuro-Pneumonia was found, on post mortem examination, to exist among the slaughtered cattle. For particulars as to cattle slaughtered during this period see page 97.

TABLE 4.—Return of Expenditure under the Contagious Diseases (Animals) (Pleuro-Pneumonia) Act, 1890, during the year ended 31st December, 1892; showing the several Unions in which Compensation was paid for cattle slaughtered, and the Amount so paid in each, &c.

I.—COMPENSATION PAID TO OWNERS OF SLAUGHTERED CATTLE.

UNION.	Amount paid.			Total.		
	£	s.	d.	£	s.	d.
*Antrim,	62	19	0			
*Athy,	229	10	0			
*Ballinasloe,	416	0	0			
*Balrothery,	37	0	0			
*Banbridge,	6	0	0			
Belfast,	2,198	7	6			
*Borrisokane,	18	0	0			
*Callan,	5	0	0			
*Carlow,	10	0	0			
*Celbridge,	13	0	0			
*Cookstown,	6	0	0			
*Delvin,	9	0	0			
*Downpatrick,	14	10	0			
*Drogheda,	24	0	0			
Dublin, North,	6,450	10	0			
Dublin, South,	38,656	0	0			
*Dundalk,	21	0	0			
*Dungannon,	41	0	0			
Dunshaughlin,	2,348	7	6			
*Edenderry,	22	0	0			
*Enniskillen,	6	10	0			
*Gorey,	22	5	0			
*Kilkenny,	15	10	0			
*Kilmallock,	35	10	0			
*Larne,	59	0	0			
Lisburn,	2,890	13	9			
Mountmellick	9,091	13	9			
Mullingar,	987	0	0			
Naas,	260	0	0			
*Newtownards,	15	0	0			
Oldcastle,	1,416	17	6			
*Parsonstown,	8	0	0			
Rathdown,	1,286	2	6			
*Rathdrum,	7	0	0			
*Rathkeale,	17	0	0			
*Roscommon,	12	0	0			
*Sligo,	12	0	0			
*Thurles,	6	0	0			
Trim,	2,822	5	0			
*Tullamore,	58	0	0			
*Wexford,	7	0	0			
				69,623	16	6
II.—SALARIES,				5,142	15	6
III.—TRAVELLING,				1,406	10	1
IV.—MISCELLANEOUS AND INCIDENTAL EXPENSES,				1,379	11	3
Gross Expenditure,				77,552	13	4
Deduct Amount Realized by Sale of Carcases,				30,800	5	3
Net Expenditure,				46,752	8	1

* In the Unions marked thus no case of Pleuro-Pneumonia was found, on post-mortem examination, to exist among the slaughtered cattle. For particulars as to cattle slaughtered during this period see page 99.

TABLE 5.—Expenditure of Local Authorities (Boards of Guardians) during the Year 1892.

UNIONS.	EXPENDITURE OF LOCAL AUTHORITIES.						Amount repaid during the year to the Local Authorities from the General Cattle Diseases Fund.*
	Compensation to Owners of Swine Slaughtered.			Salaries and Allowances of Officers.	Other Expenses.	Total Expenditure.	
	Diseased Swine.	Swine. Slaughtered as having been in contact with diseased ones.	Total.				
PROVINCE OF ULSTER.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Co. ANTRIM.							
Antrim,	-	-	-	50 0 0	1 12 4	51 12 4	26 5 7
Ballycastle,	-	-	-	7 0 0	6 13 6	13 13 6	3 0 0
Ballymena,	-	-	-	21 5 0	2 3 11	23 8 11	11 10 0
Ballymoney,	-	-	-	17 0 0	-	17 0 0	9 0 0
Belfast,	-	-	-	201 11 0	147 14 4	349 5 4	83 8 4
Larne,	-	-	-	52 5 0	1 2 6	53 7 6	-
Lisburn,	-	-	-	32 0 5	7 1 4	39 1 9	27 7 5
Co. ARMAGH.							
Armagh,	-	-	-	80 0 0	-	80 0 0	40 0 0
Lurgan,	-	-	-	55 0 0	1 5 0	56 5 0	27 10 0
Co. CAVAN.							
Bailieborough,	-	-	-	35 17 0	-	35 17 0	18 9 0
Bawnboy,	-	-	-	30 0 0	-	30 0 0	11 5 0
Cavan,	-	-	-	80 0 0	0 16 6	80 16 6	-
Cootehill,	-	-	-	59 0 0	-	59 0 0	23 0 0
Co. DONEGAL.							
Ballyshannon,	-	-	-	40 0 0	-	40 0 0	15 0 0
Donegal,	-	-	-	15 0 0	-	15 0 0	-
Dunfanaghy,	-	-	-	20 0 0	-	20 0 0	50 0 0
Glenties,	-	-	-	17 3 9	4 10 0	21 13 9	8 1 10
Inishowen,	-	-	-	13 10 0	1 2 0	14 12 0	-
Letterkenny,	-	-	-	30 0 0	-	30 0 0	15 0 0
Milford,	-	-	-	40 0 0	1 3 0	41 3 0	30 0 0
Stranorlar,	-	-	-	-	-	-	-
Co. DOWN.							
Banbridge,	-	-	-	73 8 8	8 12 0	82 0 8	42 9 4
Downpatrick,	-	-	-	92 10 0	5 19 6	98 9 6	24 10 0
Kilkeel,	-	-	-	33 19 8	4 3 0	38 2 8	16 19 10
Newry,	-	-	-	92 0 0	-	92 0 0	46 0 0
Newtownards,	-	-	-	28 0 0	4 15 0	32 15 0	14 5 0
Co. FERMANAGH.							
Enniskillen,	-	-	-	84 5 0	0 5 0	84 10 0	37 13 3
Irvinestown,	-	-	-	29 7 6	-	29 7 6	14 13 9
Lisnaskca,	-	-	-	36 19 9	1 16 6	38 16 3	10 12 6
Co. LONDONDERRY.							
Coleraine,	-	-	-	41 3 0	4 2 2	45 5 2	17 9 0
Limavady,	-	-	-	24 18 0	-	24 18 0	17 4 6
Londonderry,	-	-	-	76 6 0	8 13 0	84 19 0	39 3 7
Magherafelt,	-	-	-	34 16 2	3 2 3	37 18 5	16 19 9
Co. MONAGHAN.							
Carrickmacross,	-	-	-	88 13 2	-	88 13 2	47 10 0
Castleblayney,	-	-	-	40 0 0	-	40 0 0	10 0 0
Clones,	-	-	-	16 0 0	-	16 0 0	9 5 0
Monaghan,	-	-	-	7 10 0	-	7 10 0	3 10 0
Co. TYRONE.							
Castlederg,	-	-	-	14 4 0	0 6 6	14 10 6	7 2 0
Clogher,	-	-	-	35 10 0	-	35 10 0	17 15 0
Cookstown,	-	-	-	36 0 0	1 10 3	37 10 3	17 1 6
Dungannon,	-	-	-	47 12 0	2 0 6	49 12 6	22 17 6
Omagh,	-	-	-	12 0 0	-	12 0 0	15 10 0
Strabane,	-	-	-	5 0 0	-	5 0 0	5 0 0
TOTAL, ULSTER,	-	-	-	1,846 15 1	220 10 1	2,067 5 2	852 8 8

* In many cases the amounts entered in this column include sums repaid to Local Authorities during the year 1892, in respect of Expenditure incurred by them in preceding years.

TABLE 5.—Expenditure of Local Authorities (Boards of Guardians) during the year 1892—*continued*.

UNIONS.	EXPENDITURE OF LOCAL AUTHORITIES.						Amount repaid during the year to the Local Authorities from the General Cattle Diseases Fund.*
	Compensation to Owners of Swine Slaughtered.			Salaries and Allowances of Officers.	Other Expenses.	Total Expenditure.	
	Diseased Swine.	Swine slaughtered as having been in contact with diseased ones.	Total.				
PROVINCE OF MUNSTER.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Co. CLARE.							
Ballyvaghan,	—	—	—	10 0 0	—	10 0 0	—
Corrofin,	—	—	—	10 0 0	—	10 0 0	—
Ennis,	—	—	—	15 0 0	—	15 0 0	—
Ennistymon,	—	—	—	5 0 0	2 9 6	7 9 6	—
Killadysert,	—	—	—	10 0 0	—	10 0 0	—
Kilrush,	—	—	—	55 0 0	—	55 0 0	27 10 0
Scariff,	—	—	—	40 0 0	—	40 0 0	—
Tulla,	—	—	—	15 0 0	—	15 0 0	4 10 0
Co. CORK.							
Bandon,	—	—	—	45 0 0	—	45 0 0	22 10 0
Bantry,	—	—	—	20 0 0	—	20 0 0	10 0 0
Castletown,	—	—	—	12 0 0	—	12 0 0	9 0 0
Clonakilty,	—	—	—	30 0 0	—	30 0 0	—
Cork,	13 9 0	—	13 9 0	179 12 0	—	193 1 0	121 7 8
Dunmanway,	—	—	—	3 0 0	—	3 0 0	—
Fermoy,	—	—	—	57 10 0	1 8 11	58 18 11	14 7 6
Kanturk,	—	—	—	63 0 0	8 0 0	71 0 0	15 15 0
Kinsale,	—	—	—	32 12 0	0 17 3	33 9 3	16 6 0
Macroom,	—	—	—	30 0 0	—	30 0 0	15 0 0
Mallow,	—	—	—	16 18 4	1 15 0	18 13 4	30 11 8
Midleton,	—	—	—	62 12 0	12 7 6	74 19 6	35 9 3
Millstreet,	—	—	—	24 0 0	—	24 0 0	24 0 0
Mitchelstown, . . .	—	—	—	59 17 0	2 9 0	62 6 0	34 19 4
Skibbereen,	—	—	—	29 0 0	—	29 0 0	—
Skull,	—	—	—	20 0 0	—	20 0 0	5 0 0
Youghal,	—	—	—	112 0 0	5 6 6	117 6 6	72 11 6
Co. KERRY.							
Caherciveen,	—	—	—	105 0 3	7 0 6	112 0 9	66 0 1
Dingle,	—	—	—	—	—	—	1 0 9
Kenmare,	—	—	—	16 0 0	—	16 0 0	—
Killarney,	—	—	—	40 0 0	—	40 0 0	—
Listowel,	—	—	—	86 2 5	0 7 6	86 9 11	32 10 0
Tralee,	—	—	—	98 1 7	12 6 11	110 8 6	89 0 10
Co. LIMERICK.							
Croom,	—	—	—	55 10 0	—	55 10 0	40 9 9
Kilmallock,	—	—	—	120 0 0	5 16 0	125 16 0	110 15 4
Limerick,	—	—	—	87 0 0	—	87 0 0	—
Newcastle,	15 19 0	—	15 19 0	60 0 0	—	75 19 0	17 10 0
Rathkeale,	—	—	—	118 0 0	—	118 0 0	53 0 5
Co. TIPPERARY.							
Borrisokane,	—	—	—	30 0 0	—	30 0 0	15 0 0
Carrick-on-Suir, . .	—	—	—	93 0 0	0 10 0	93 10 0	46 10 0
Cashel,	—	—	—	80 0 0	—	80 0 0	40 0 0
Clogheen,	—	—	—	70 0 0	0 14 0	70 14 0	43 15 0
Clonmel,	—	—	—	84 0 0	—	84 0 0	42 0 0
Nenagh,	—	—	—	70 0 0	—	70 0 0	35 0 0
Roscrea,	—	—	—	53 19 0	1 18 0	55 17 0	23 0 3
Thurles,	—	—	—	30 0 0	—	30 0 0	—
Tipperary,	—	—	—	74 17 4	—	74 17 4	—
Co. WATERFORD.							
Dungarvan,	—	—	—	110 0 0	2 19 0	112 19 0	83 10 0
Kilmacthomas, . . .	11 5 0	—	11 5 0	65 0 0	2 14 8	78 19 8	38 14 3
Lismore,	—	—	—	35 0 11	—	35 0 11	—
Waterford,	29 5 0	—	29 5 0	166 0 0	2 18 0	198 3 0	114 5 0
TOTAL, MUNSTER,	69 18 0	—	69 18 0	2,704 12 10	71 18 3	2,846 9 1	1,350 19 7

* In many cases the amounts entered in this column include sums repaid to Local Authorities during the year 1892, in respect of Expenditure incurred by them in preceding years.

TABLE 5.—Expenditure of Local Authorities (Boards of Guardians) during the year 1892—*continued*.

UNIONS.	EXPENDITURE OF LOCAL AUTHORITIES.						Amount repaid during the year to the Local Authorities from the General Cattle Diseases Fund.*
	Compensation to Owners of Swine Slaughtered.			Salaries and Allowances of Officers.	Other Expenses.	Total Expenditure.	
	Diseased Swine.	Swine slaughtered as having been in contact with diseased ones.	Total.				
PROVINCE OF LEINSTER.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Co. CARLOW.							
Carlow,	—	—	—	90 0 0	0 3 6	90 3 6	55 9 2
Co. DUBLIN.							
Balrothery,	—	—	—	164 9 9	1 2 6	165 12 3	73 11 4
Dublin, North,	—	—	—	341 16 0	8 14 3	350 10 3	223 3 9
Dublin, South,	—	—	—	603 10 0	30 9 7	633 19 7	157 4 9
Rathdown,	—	—	—	403 4 8	32 0 9	435 5 5	217 12 0
Co. KILDARE.							
Athy,	—	—	—	117 0 0	1 0 6	118 0 6	—
Celbridge,	—	—	—	114 0 0	—	114 0 0	57 0 0
Naas,	5 0 0	—	5 0 0	86 6 10	2 8 0	93 14 10	46 15 3
Co. KILKENNY.							
Callan,	—	—	—	42 0 0	0 15 6	42 15 6	31 10 0
Castlecomer,	—	—	—	16 15 0	1 1 10	17 16 10	12 2 6
Kilkenny,	—	—	—	61 0 0	—	61 0 0	32 13 4
Thomastown,	—	—	—	83 0 0	—	83 0 0	52 17 6
Urlingford,	—	—	—	35 16 3	7 11 4	43 7 7	26 8 1
KING'S Co.							
Edenderry,	—	—	—	65 1 1	—	65 1 1	48 10 7
Parsonstown,	—	—	—	70 0 0	2 16 11	72 16 11	36 8 5
Tullamore,	—	—	—	150 8 0	2 8 7	152 16 7	49 2 6
Co. LONGFORD.							
Ballymahon,	—	—	—	70 0 0	—	70 0 0	35 0 0
Granard,	—	—	—	58 0 0	—	58 0 0	29 0 0
Longford,	—	—	—	57 19 6	—	57 19 6	17 10 0
Co. LOUTH.							
Ardee,	—	—	—	36 0 0	—	36 0 0	13 5 0
Drogheda,	—	—	—	114 0 0	5 14 8	119 14 8	42 15 0
Dundalk,	—	—	—	94 0 0	5 6 6	99 6 6	47 0 0
Co. MEATH.							
Dunshaughlin,	—	—	—	112 4 5	—	112 4 5	38 14 0
Kells,	—	—	—	93 2 6	2 4 0	95 6 6	46 6 0
Navan,	—	—	—	93 2 10	—	93 2 10	41 0 0
Oldcastle,	—	—	—	37 0 0	—	37 0 0	13 17 6
Trim,	—	—	—	97 4 0	3 5 0	100 9 0	69 18 0
QUEEN'S Co.							
Abbeyleix,	9 10 0	—	9 10 0	63 0 0	4 5 6	76 15 6	85 16 11
Mountmellick,	—	—	—	80 14 9	6 16 1	87 10 10	32 2 4
Co. WESTMEATH.							
Athlone,	—	—	—	47 7 6	0 2 0	47 9 6	23 9 3
Delvin,	—	—	—	22 0 0	—	22 0 0	11 0 0
Mullingar,	2 0 0	—	2 0 0	88 5 8	4 0 0	94 5 8	77 13 3
Co. WEXFORD.							
Enniscorthy,	—	—	—	62 0 0	0 1 6	62 1 6	62 0 0
Gorey,	29 16 9	0 18 0	30 14 9	108 15 0	2 16 2	142 5 11	86 3 8
New Ross,	—	—	—	116 0 0	3 1 0	119 1 0	59 19 4
Wexford,	—	—	—	60 0 0	1 2 0	61 2 0	79 12 9
Co. WICKLOW.							
Baltinglass,	—	—	—	70 0 0	1 12 6	71 12 6	35 0 0
Rathdrum,	3 2 6	—	3 2 6	65 0 0	—	68 2 6	51 9 6
Shillelagh,	9 10 0	—	9 10 0	71 18 2	6 0 0	87 8 2	42 19 3
TOTAL, LEINSTER, .	58 19 3	0 18 0	59 17 3	4,162 1 11	137 0 2	4,358 19 4	2,162 0 11

* In many cases the amounts entered in this column include sums repaid to Local Authorities during the year 1892, in respect of Expenditure incurred by them in preceding years.

TABLE 5.—Expenditure of Local Authorities (Boards of Guardians) during the year 1892—*continued*.

EXPENDITURE OF LOCAL AUTHORITIES.							
UNIONS.	Compensation to Owners of Swine Slaughtered.			Salaries and Allowances of Officers.	Other Expenses.	Total Expenditure.	Amount repaid during the year to the Local Authorities from the General Cattle Diseases Fund.*
	Diseased Swine.	Swine slaughtered as having been in contact with diseased ones.	Total.				
PROVINCE OF CONNAUGHT.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Co. GALWAY.							
Ballinasloe,	—	—	—	45 0 0	—	45 0 0	—
Clifden,	—	—	—	25 0 0	—	25 0 0	10 0 0
Galway,	—	—	—	60 0 0	—	60 0 0	37 10 0
Glennamaddy,	—	—	—	35 0 0	—	35 0 0	17 10 0
Gort,	—	—	—	4 0 0	—	4 0 0	—
Loughrea,	—	—	—	25 0 0	—	25 0 0	12 10 0
Mount Bellew,	—	—	—	20 0 0	—	20 0 0	12 10 0
Oughterard,	—	—	—	34 9 6	—	34 9 6	—
Portumna,	—	—	—	29 10 4	1 6 4	29 16 8	22 10 0
Tuam,	—	—	—	77 0 0	—	77 0 0	—
Co. LEITRIM.							
Carrick-on-Shannon, . .	3 0 0	—	3 0 0	70 0 0	—	73 0 0	52 10 0
Manorhamilton,	—	—	—	46 6 0	4 8 6	50 14 6	6 0 0
Mohill,	—	—	—	67 17 0	—	67 17 0	16 1 11
Co. MAYO.							
Ballina,	—	—	—	123 12 8	—	123 12 8	—
Ballinrobe,	—	—	—	70 0 0	—	70 0 0	43 15 0
Belmullet,	—	—	—	33 1 4	—	33 1 4	5 12 6
Castlebar,	—	—	—	58 19 3	—	58 19 3	28 10 6
Claremorris,	—	—	—	33 3 0	—	33 3 0	—
Killala,	—	—	—	64 0 4	—	64 0 4	216 1 1
Swineford,	—	—	—	96 17 8	—	96 17 8	60 11 0
Westport,	—	—	—	25 3 0	—	25 3 0	—
Co. ROSCOMMON.							
Boyle,	—	—	—	82 0 0	—	82 0 0	41 0 0
Castlereagh,	—	—	—	60 0 0	—	60 0 0	30 0 0
Roscommon,	—	—	—	40 0 0	—	40 0 0	22 10 0
Strokestown,	—	—	—	64 0 0	—	64 0 0	40 0 0
Co. SLIGO.							
Dromore, West,	—	—	—	40 17 4	4 16 8	45 14 0	15 12 9
Sligo,	—	—	—	97 6 4	—	97 6 4	56 10 8
Tobercurry,	—	—	—	30 4 10	—	30 4 10	21 14 6
TOTAL, CONNAUGHT, . .	3 0 0	—	3 0 0	1,457 8 7	10 11 6	1,471 0 1	768 19 11
SUMMARY OF PROVINCES.							
ULSTER,	—	—	—	1,846 15 1	220 10 1	2,067 5 2	852 8 8
MUNSTER,	69 18 0	—	69 18 0	2,704 12 10	71 18 3	2,846 9 1	1,350 19 7
LEINSTER,	58 19 3	0 18 0	59 17 3	4,162 1 11	137 0 2	4,358 19 4	2,162 0 11
CONNAUGHT,	3 0 0	—	3 0 0	1,457 8 7	10 11 6	1,471 0 1	768 19 11
TOTAL, IRELAND, . . .	131 17 3	0 18 0	132 15 3	10,170 18 5	440 0 0	10,743 13 8	5,134 9 1

*In many cases the amounts entered in this column include sums repaid to Local Authorities during the year 1892, in respect of Expenditure incurred by them in preceding years.

TABLE 6.—Expenditure of Urban Sanitary Authorities under the Public Health (Ireland) Act, 1878, in the execution of Orders made under Section 34 of the Contagious Diseases (Animals) Act, 1878, as amended by Section 9 of the Contagious Diseases (Animals) Act, 1886, during the year 1892.

URBAN SANITARY AUTHORITIES.	Expenditure of Urban Sanitary Authorities.			Amount repaid during the year to the Urban Sanitary Authorities from the General Cattle Diseases Fund.*	URBAN SANITARY AUTHORITIES.	Expenditure of Urban Sanitary Authorities.			Amount repaid during the year to the Urban Sanitary Authorities from the General Cattle Diseases Fund.*
	Salaries and Allowances of Officers.	Other Expenses.	Total Expenditure.			Salaries and Allowances of Officers.	Other Expenses.	Total Expenditure.	
	£ s. d.	£ s. d.	£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.
Armagh, . .	10 0 0	-	10 0 0	-	Kilkenny, . .	-	-	-	-
Athlone, . .	-	-	-	-	Killarney, . .	-	-	-	-
Ballinasloe, .	-	-	-	-	Killiney and Ballybrack, .	10 0 0	-	10 0 0	5 14 6
Ballymena, .	-	-	-	-	Kilmainham, .	20 0 0	-	20 0 0	-
Ballymoney, .	-	-	-	-	Kilrush, . .	-	-	-	-
Banbridge, .	5 0 0	-	5 0 0	2 10 0	Kingstown, .	75 0 0	-	75 0 0	-
Bangor, . .	-	-	-	-	Kinsale, . .	-	-	-	-
Belfast, . .	37 19 0	-	37 19 0	-	Letterkenny, .	-	-	-	-
Blackrock, .	30 0 0	-	30 0 0	-	Limerick, . .	-	-	-	-
Bray, . .	19 10 0	-	19 10 0	9 15 0	Lisburn, . .	-	-	-	-
Carlow, . .	5 13 0	-	5 13 0	3 0 0	Listowel, . .	-	-	-	-
Carrickfergus, .	-	-	-	-	Londonderry, .	40 16 0	-	40 16 0	20 8 0
Carrick-on-Suir, .	20 0 0	-	20 0 0	10 0 0	Lurgan, . .	5 0 0	-	5 0 0	-
Cashel, . .	-	-	-	-	Monaghan, . .	-	-	-	-
Clonakilty, .	-	-	-	-	Navan, . .	-	-	-	-
Clones, . .	-	-	-	-	New Ross, . .	-	-	-	-
Clonmel, . .	-	-	-	-	Newry, . .	10 0 0	-	10 0 0	10 0 0
Clontarf, . .	10 10 2	-	10 10 2	7 2 7	Newtownards, .	-	-	-	-
Coleraine, . .	-	-	-	-	Parsonstown, .	-	-	-	-
Cootehill, . .	-	-	-	-	Pembroke, . .	15 14 0	-	15 14 0	10 8 0
Cork, . .	-	-	-	-	Portadown, . .	-	-	-	-
Dalkey, . .	10 0 0	-	10 0 0	5 0 0	Queenstown, .	-	-	-	-
Drogheda, . .	27 0 0	-	27 0 0	13 10 0	Rathmines and Rathgar, . .	48 0 0	-	48 0 0	-
Dromore, . .	-	-	-	-	Sligo, . .	-	-	-	-
Drumcondra, Clon- liffe & Glasnevin	32 0 0	-	32 0 0	16 0 0	Templemore, .	-	-	-	-
Dublin, . .	350 6 8	6 10 6	356 17 2	169 6 0	Thurles, . .	-	-	-	-
Dundalk, . .	-	-	-	-	Tralee, . .	-	-	-	-
Dungarvan, .	-	-	-	-	Trim, . .	-	-	-	-
Ennis, . .	-	-	-	-	Warrenpoint, .	5 0 0	-	5 0 0	2 10 0
Enniscorthy, .	-	-	-	-	Waterford, . .	-	-	-	-
Enniskillen, .	-	-	-	-	Wexford, . .	-	-	-	-
Fermoy, . .	-	-	-	-	Wicklow, . .	-	-	-	-
Galway, . .	-	-	-	-	Youghal, . .	-	-	-	-
Holywood, . .	-	-	-	-	TOTAL, £	787 8 10	6 10 6	793 19 4	285 4 1
Kells, . .	-	-	-	-					

* In some cases the amounts entered in this column include sums repaid to Urban Sanitary Authorities during the year 1892, in respect of expenditure incurred by them in preceding years.

IV.—STATISTICS AS TO ANIMALS IN IRELAND.

TABLE showing the Number of Live Stock in Ireland in each year from 1874 to 1892, inclusive.
(Taken from Registrar-General's Returns.)

YEARS.	Cattle.	Sheep.	Pigs.	Goats.	Horses and Mules.	Asses.
1874,	4,124,756	4,441,698	1,099,186	256,753	547,372	180,430
1875,	4,115,288	4,254,027	1,252,056	270,691	548,119	180,355
1876,	4,117,440	4,009,157	1,425,042	264,009	556,951	182,210
1877,	3,997,598	3,987,509	1,468,712	267,297	575,498	185,842
1878,	3,985,120	4,095,134	1,269,399	278,974	586,415	188,464
1879,	4,067,778	4,017,903	1,072,185	278,843	596,890	188,839
1880,	3,921,517	3,562,463	850,269	265,789	582,130	186,327
1881,	3,956,595	3,256,185	1,095,830	266,078	574,746	187,143
1882,	3,987,211	3,071,755	1,430,128	263,272	565,925	187,782
1883,	4,096,953	3,219,311	1,548,364	263,146	561,427	189,760
1884,	4,112,789	3,245,212	1,306,550	254,411	562,439	191,339
1885,	4,228,851	3,478,056	1,269,092	264,437	576,430	197,170
1886,	4,183,924	3,366,043	1,263,142	266,176	578,299	196,245
1887,	4,157,404	3,377,826	1,408,456	271,729	587,234	199,512
1888,	4,099,195	3,626,669	1,397,825	295,678	595,868	203,152
1889,	4,094,174	3,789,187	1,380,670	303,933	604,102	206,236
1890,	4,240,316	4,323,395	1,570,366	327,144	614,884	213,018
1891,	4,448,511	4,722,613	1,367,712	336,337	621,479	216,268
1892,	4,531,025	4,827,702	1,115,888	332,617	635,486	217,297
Difference in Numbers between 1891 and 1892,	Increase, 82,514	Increase, 105,089	Decrease, 251,824	Decrease, 3,720	Increase, 14,007	Increase, 1,029

V.—STATISTICS AS TO DISEASE.

TABLE 1.—PLEURO-PNEUMONIA in Ireland, Years 1878 to 1892.

YEARS ENDED 31st DECEMBER.	Number of Counties in which Cases of Disease occurred.	Number of Fresh Outbreaks reported.	Number of Cattle slaughtered as being Diseased.	Number of Diseased Cattle which Died.	Number of In-Contact Cattle		Number of Cattle slaughtered as being suspected but found, on Post-Mortem Examination, to be free from Pleuro- Pneumonia.
					Slaughtered.	Found on Post-Mortem Examination to have been affected with Pleuro- Pneumonia.	
1878,	26	1,365	2,612	143	—	—	—
1879,	29	946	1,945	86	—	—	—
1880,	21	759	1,500	41	—	—	—
1881,	22	703	1,821	37	46	—	—
1882,	17	534	1,328	28	22	—	—
1883,	15	488	1,264	25	69	—	—
1884,	9	460	1,183	11	12	—	—
1885,	10	389	1,229	17	29	—	—
1886,	4	343	1,041	9	101	—	—
1887,	5	240	805	14	344	—	—
1888,*	3	181	514	8	2,705	583	—
1889,	4	108	176	8	1,165	254	—
1890,†	3	95	248	2	2,115	342	11
1891,	10	133	176	14	4,007	346	92
1892,	6	86	189	5	4,904	265	217

* The Pleuro-Pneumonia Slaughter (Ireland) Order, requiring Local Authorities to slaughter all Cattle in contact with those affected with Pleuro-Pneumonia as well as the affected Cattle, came into force in March, 1888.

† In this year the powers of Local Authorities as to slaughter and compensation in connection with Pleuro-Pneumonia were transferred to the Lord Lieutenant and Privy Council by the Contagious Diseases (Animals) (Pleuro-Pneumonia) Act, 1890. Vide the next Table for particulars as to the Disease since the commencement of that Act (1st September, 1890).

TABLE 2.—PLEURO-PNEUMONIA in Ireland during each Year from the date of the commencement of the Contagious Diseases (Animals) (Pleuro-Pneumonia) Act, 1890, viz. :—1st September, 1890.

YEARS ENDED 31st AUGUST,	Number of Counties in which Cases of Disease occurred.	Number of Fresh Outbreaks reported.	Number of Cattle slaughtered as being diseased.	Number of Diseased Cattle which Died.	Number of In-Contact Cattle		Number of Cattle slaughtered as being suspected but found, on Post-Mortem Examination, to be free from Pleuro- Pneumonia.
					Slaughtered.	Found on Post-Mortem Examination to have been affected with Pleuro- Pneumonia.	
1891,	5	126	169	13	3,025	343	69
1892,	8	115	212	6	5,936	343	158

STATISTICS AS TO DISEASE.

TABLE 3.—Number of Fresh Outbreaks of PLEURO-PNEUMONIA in Ireland which were reported to have occurred during the period from 1st September, 1890, to 31st August, 1891, with the Number of Cattle which Died or were Slaughtered.

	Number of Counties in which Cases of Disease occurred.	Number of Fresh Outbreaks reported.	Number of Cattle Slaughtered as being Diseased.	Number of Diseased Cattle which Died.	No. of In-Contact Cattle		Number of Cattle Slaughtered as being suspected, but found, on Post-Mortem Examination, to be free from Pleuro-Pneumonia.
					Slaughtered.	Found on Post-Mortem Examination to have been affected with Pleuro-Pneumonia.	
IRELAND,	5	126	169	13	3,025	343	69
PROVINCES.							
ULSTER,	1	-	-	-	9	2	-
MUNSTER,	-	-	-	-	-	-	-
LEINSTER,	4	126	169	13	3,015	341	69
CONNAUGHT,	-	-	-	-	1	-	-
COUNTIES.							
UNIONS.							
Cavan,	Bailieborough,	-	-	-	7	2	-
Down,	Downpatrick,	-	-	-	2	-	-
Dublin,	Balrothery,	1	1	-	1	-	1
Do.,	Dublin, North, ,	37	48	-	932	109	35
Do.,	Dublin, South,	73	101	4	1,793	212	27
Do.,	Rathdown,	2	2	1	31	1	3
King's,	Tullamore,	1	3	5	-	-	-
Meath,	Ardee,	1	3	1	-	-	-
Do.,	Drogheda,	4	4	-	62	6	-
Do.,	Kells,	-	-	-	2	-	1
Do.,	Navan,	-	-	-	1	-	-
Do.,	Trim,	1	-	1	37	1	-
Westmeath,	Delvin,	1	1	-	28	3	-
Do.,	Mullingar,	5	6	1	127	9	2
Wexford,	Enniscorthy,	-	-	-	1	-	-
Mayo,	Ballina,	-	-	-	1	-	-
Total,		126	169	13	3,025	343	69

TABLE 4.—Number of Fresh Outbreaks of PLEURO-PNEUMONIA in Ireland which were reported to have occurred during the period from 1st September, 1891, to 31st August, 1892, with the Number of Cattle which Died or were Slaughtered.

	Number of Counties in which Cases of Disease occurred.	Number of Fresh Outbreaks reported.	Number of Cattle Slaughtered as being Diseased.	Number of Diseased Cattle which Died.	Number of In-Contact Cattle		Number of Cattle Slaughtered as being suspected, but found, on Post-Mortem Examination, to be free from Pleuro-Pneumonia.
					Slaughtered.	Found on Post-Mortem Examination to have been affected with Pleuro-Pneumonia.	
IRELAND,	8	115	212	6	5,936	343	158
PROVINCES.							
ULSTER,	2	3	12	—	522	7	9
MUNSTER,	—	—	—	—	—	—	—
LEINSTER,	6	112	200	6	5,414	336	148
CONNAUGHT,	—	—	—	—	—	—	1
COUNTIES.	UNIONS.						
Antrim,	Antrim,	—	—	—	1	—	3
Do.,	Belfast,	1	5	—	196	4	1
Do.,	Larne,	—	—	—	7	—	—
Do.,	Lisburn,	1	3	—	216	1	1
Cavan,	Enniskillen,	—	—	—	—	—	1
Down,	Banbridge,	—	—	—	—	—	1
Do.,	Downpatrick,	—	—	—	2	—	1
Do.,	Lisburn,	1	4	—	96	2	—
Do.,	Newtownards,	—	—	—	4	—	—
Tyrone,	Cookstown,	—	—	—	—	—	1
Dublin,	Balrothery,	—	—	—	—	—	2
Do.,	Dublin, North,	13	23	—	679	39	58
Do.,	Dublin, South,	84	144	5	3,129	230	55
Do.,	Dunshaughlin,	—	—	—	—	—	3
Do.,	Rathdown,	2	8	—	105	6	3
Kildare,	Celbridge,	—	—	—	—	—	1
Do.,	Edenderry,	—	—	—	—	—	1
Do.,	Naas,	1	1	—	16	—	—
Kilkenny,	Kilkenny,	—	—	—	—	—	1
King's,	Parsonstown,	—	—	—	—	—	1
Do.,	Mountmellick,	—	—	—	—	—	1
Do.,	Tullamore,	4	4	—	195	3	4
Louth,	Drogheda,	—	—	—	—	—	1
Meath,	Ardee,	1	1	—	116	10	—
Do.,	Drogheda,	—	—	—	61	—	1
Do.,	Dunshaughlin,	2	2	—	269	—	3
Do.,	Navan,	—	—	—	1	—	—
Do.,	Oldcastle,	—	—	—	69	1	3
Do.,	Trim,	1	3	—	178	3	—
Queen's,	Mountmellick,	4	14	1	449	35	7
Westmeath,	Mullingar,	—	—	—	147	9	3
Sligo,	Sligo,	—	—	—	—	—	1
	Total,	115	212	6	5,936	343	158

TABLE 5.—Number of Fresh Outbreaks of PLEURO-PNEUMONIA in Ireland during each Month of the Year 1892.

		Number of Counties in which Cases of Disease occurred.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.
IRELAND,		6	9	8	17	13	12	11	8	5	3	—	—	—
PROVINCES.														
ULSTER,		2	—	—	—	1	1	1	—	—	—	—	—	—
MUNSTER,		—	—	—	—	—	—	—	—	—	—	—	—	—
LEINSTER,		4	9	8	17	12	11	10	8	5	3	—	—	—
CONNAUGHT,		—	—	—	—	—	—	—	—	—	—	—	—	—
COUNTIES.	UNIONS.													
ULSTER.														
Antrim,	Belfast,	—	—	—	—	1	—	—	—	—	—	—	—	—
Do.,	Lisburn,	—	—	—	—	—	1	—	—	—	—	—	—	—
Down,	Lisburn,	—	—	—	—	—	—	1	—	—	—	—	—	—
LEINSTER.														
Dublin,	Dublin North,	—	—	1	4	2	—	2	—	—	1	—	—	—
Do.,	Dublin South,	—	8	7	11	9	11	7	6	4	1	—	—	—
Do.,	Rathdown,	—	1	—	1	—	—	—	—	—	—	—	—	—
Kildare,	Naas,	—	—	—	—	1	—	—	—	—	—	—	—	—
Meath,	Dunshaughlin,	—	—	—	—	—	—	—	1	—	—	—	—	—
Do.,	Trim,	—	—	—	—	—	—	—	1	—	—	—	—	—
Queen's,	Mountmellick,	—	—	—	1	—	—	1	—	1	1	—	—	—
Total 1892,			9	8	17	13	12	11	8	5	3	—	—	—
Total, 1891,			8	15	10	14	14	13	6	21	6	14	6	6

TABLE 6.—Number of Fresh Outbreaks of PLEURO-PNEUMONIA in Ireland which were reported to have occurred during the Year ended 31st December, 1892, with the Number of Cattle which died or were slaughtered.

	Number of Counties in which Cases of Disease occurred.	Number of Fresh Outbreaks reported.	Number of Cattle slaughtered as being Diseased.	Number of Diseased Cattle which Died.	Number of In-Contact Cattle		Number of Cattle slaughtered as being suspected, but found, on Post-Mortem Examination, to be free from Pleuro-Pneumonia.
					Slaughtered.	Found on Post Mortem Examination to have been affected with Pleuro-Pneumonia.	
IRELAND,	6	86	189	5	4,904	265	217
PROVINCES.							
ULSTER,	2	3	12	-	527	7	12
MUNSTER,	-	-	-	-	-	-	12
LEINSTER,	4	83	177	5	4,347	258	191
CONNAUGHT,	-	-	-	-	30	-	2
COUNTIES.							
UNIONS.							
ULSTER.							
Antrim,	Antrim,	-	-	-	1	-	5
Do.,	Belfast,	1	5	-	196	4	2
Do.,	Larne,	-	-	-	7	-	-
Do.,	Lisburn,	1	3	-	216	1	1
Cavan,	Enniskillen,	-	-	-	-	-	1
Down,	Banbridge,	-	-	-	-	-	1
Do.,	Downpatrick,	-	-	-	2	-	1
Do.,	Lisburn,	1	4	-	96	2	-
Do.,	Newtownards,	-	-	-	4	-	-
Tyrone,	Cookstown,	-	-	-	-	-	1
Do.,	Dungannon,	-	-	-	5	-	-
MUNSTER.							
Cork,	Kilmallock,	-	-	-	-	-	1
Limerick,	Kilmallock,	-	-	-	-	-	3
Do.,	Limerick,	-	-	-	-	-	2
Do.,	Rathkeale,	-	-	-	-	-	4
Tipperary,	Borrisokane,	-	-	-	-	-	1
Do.,	Thurles,	-	-	-	-	-	1
LEINSTER.							
Carlow,	Carlow,	-	-	-	-	-	1
Dublin,	Balrothery,	-	-	-	-	-	5
Do.,	Dublin, North,	10	20	-	442	22	52
Do.,	Dublin, South,	64	120	4	2,543	187	66
Do.,	Dunshaughlin,	-	-	-	-	-	3
Do.,	Rathdown,	2	8	-	105	6	3
Kildare,	Athy,	-	-	-	8	-	1
Do.,	Celbridge,	-	-	-	-	-	1
Do.,	Edenderry,	-	-	-	-	-	2
Do.,	Naas,	1	1	-	20	-	-
Kilkenny,	Callan,	-	-	-	-	-	1
Do.,	Kilkenny,	-	-	-	-	-	2
King's,	Parsonstown,	-	-	-	-	-	1
Do.,	Tullamore,	-	-	-	-	-	5
Louth,	Drogheda,	-	-	-	-	-	1
Do.,	Dundalk,	-	-	-	-	-	2
Meath,	Drogheda,	-	-	-	-	-	1
Do.,	Dunshaughlin,	1	1	-	195	-	3
Do.,	Oldcastle,	-	-	-	101	1	3
Do.,	Trim,	1	3	-	178	3	-
Queen's,	Athy,	-	-	-	10	-	-
Do.,	Mountmellick,	4	24	1	687	38	27
Westmeath,	Delvin,	-	-	-	-	-	1
Do.,	Mullingar,	-	-	-	53	1	4
Wexford,	Gorey,	-	-	-	-	-	4
Do.,	Wexford,	-	-	-	-	-	1
Wicklow,	Rathdrum,	-	-	-	-	-	1
CONNAUGHT.							
Galway,	Ballinasloe,	-	-	-	30	-	-
Rosecommon,	Rosecommon,	-	-	-	-	-	1
Sligo,	Sligo,	-	-	-	-	-	1
Total,		*86	189	5	4,904	265	217

* 13 of these Outbreaks were discovered at Slaughter Houses, viz.—In North Dublin Union, 3; South Dublin Union, 9; Naas Union, 1. Of the 10 Outbreaks in North Dublin Union only 1 was outside the Scheduled Districts. Of the 64 Outbreaks in South Dublin Union only 2 were outside the Scheduled Districts.

TABLE 7.—Showing the Results of Contagious or Infectious Diseases (except Pleuro-Pneumonia) in Ireland during each year from 1878 to 1892 inclusive, compiled from the Returns received from the Inspectors of the Local Authorities.

DISEASE.	Description of Animals.	Years.	Number of Counties reported from.	Number of Farms or other Places upon which fresh Outbreaks took place.	Animals Attacked.		Diseased Animals.			
					Remaining diseased from the previous year.	Attacked in each year.	Killed.	Died.	Recovered.	Remaining diseased at the end of each year.
FOOT-AND-MOUTH DISEASE,	Cattle, Sheep, and Swine.	1878	—	—	—	103	No Returns.	—	—	—
		1879	1	1	—	64				
		1880	—	—	—	—				
		1881	—	—	—	—	—	—	—	—
		1882	—	—	—	—	—	—	—	—
		1883	20	3,510	—	114,502	163	214	113,341	784
		1884	12	31	784	1,139	9	22	1,892	—
		1885	—	—	—	—	—	—	—	—
		1886	—	—	—	—	—	—	—	—
		1887	—	—	—	—	—	—	—	—
		1888	—	—	—	—	—	—	—	—
		1889	—	—	—	—	—	—	—	—
		1890	—	—	—	—	—	—	—	—
		1891	—	—	—	—	—	—	—	—
		1892	—	—	—	—	—	—	—	—
GLANDERS,	Horses,	1878	—	—	—	15	No Returns.	—	—	—
		1879	13	—	—	32				
		1880	10	22	—	29	28	—	1	—
		1881	8	17	—	18	17	1	—	—
		1882	7	16	—	20	16	4	—	—
		1883	7	10	—	12	11	1	—	—
		1884	7	13	—	14	13	1	—	—
		1885	6	10	—	15	14	1	—	—
		1886	5	8	—	18	18	—	—	—
		1887	7	12	—	14	14	—	—	—
		1888	7	7	—	7	5	2	—	—
		1889	7	11	—	11	8	1	2	—
		1890	4	19	—	19	19	—	—	—
		1891	7	13	—	13	13	—	—	—
		1892	3	7	—	9	9	—	—	—
FARCT,	Horses,	1878	—	—	—	8	—	—	—	—
		1879	—	—	—	11	—	—	—	—
		1880	6	10	—	10	8	—	2	—
		1881	3	5	—	5	4	—	1	—
		1882	8	9	—	9	2	1	5	1
		1883	6	5	1	7	6	1	1	—
		1884	1	1	—	1	—	1	—	—
		1885	7	9	—	9	3	2	3	1
		1886	4	3	1	3	3	—	1	—
		1887	2	2	—	2	—	—	2	—
		1888	3	4	—	4	2	1	1	—
		1889	2	2	—	2	1	—	1	—
		1890	—	—	—	—	—	—	—	—
		1891	—	—	—	—	—	—	—	—
		1892	—	—	—	—	—	—	—	—

TABLE 7 (continued)—Showing the Results of Contagious or Infectious Diseases (except Pleuro-Pneumonia) in Ireland during each year from 1878 to 1892 inclusive, compiled from the Returns received from the Inspectors of the Local Authorities.

DISEASE.	Description of Animals.	Years.	Number of Counties reported from.	Number of Farms or other Places upon which fresh Outbreaks took place.	Animals Attacked.		Diseased Animals.			
					Remaining diseased from the previous year.	Attacked in each year.	Killed.	Died.	Recovered.	Remaining diseased at the end of each year.
SWINE FEVER, .	Swine,	1878	No	Returns.						
		1879								
		1880	15	81	—	300	40	209	48	3
		1881	15	48	3	171	16	120	38	—
		1882	18	89	—	287	14	207	66	—
		1883	28	419	—	1,198	62	892	228	16
		1884	22	235	16	564	19	403	150	8
		1885	26	423	8	1,271	159	840	254	26
		1886	23	495	26	1,630	351	979	311	15
		1887	22	506	15	1,983	527	1,165	299	7
		1888	24	392	7	1,315	405	721	184	12
		1889	22	273	12	761	245	419	108	1
		1890	22	365	1	1,014	438	417	157	3
		1891	18	278	3	870	404	354	109	6
		1892	23	227	6	466	139	226	106	1
ANTHRAX, . . .	Cattle, Sheep, and Swine.	1886	3	3	—	3	—	3	—	—
		From 1 Nov.								
		1887	13	21	—	45	1	38	6	—
		1888	12	25	—	37	2	35	—	—
		1889	11	21	—	38	—	30	8	—
		1890	11	17	—	35	—	32	3	—
		1891	14	29	—	69	1	66	2	—
		1892	6	6	—	8	2	6	—	—
RABIES,	Dogs, Cattle, Deer, Sheep, Swine, Goats, Horses, Asses, Mules.	1886	14	—	—	42	41	1	—	—
		From 1 Nov.								
		1887	30	—	—	456	376	80	—	—
		1888	30	—	—	561	432	129	—	—
		1889	30	—	—	405	342	63	—	—
		1890	28	—	—	353	290	54	—	—
		1891	27	—	—	470	384	86	—	—
		1892	31	—	—	446	383	63	—	—
SHEEP SCAB, . . .	Sheep,	1878	—	—	—	1,576	No	Returns.		
		1879	25	—	—	2,405				
		1880	22	152	—	1,491	154	9	1,261	67
		1881	21	168	67	2,463	170	54	1,901	405
		1882	25	167	405	1,952	141	24	1,806	386
		1883	24	202	386	3,992	46	89	3,330	913
		1884	27	226	913	3,542	124	26	3,640	665
		1885	25	133	665	4,512	106	274	3,767	1,030
		1886	21	149	1,030	3,481	57	78	3,982	394
		1887	23	97	394	1,866	44	74	1,439	703
		1888	21	80	703	1,369	23	32	1,548	464
		1889	23	169	464	3,485	54	58	2,461	1,376
		1890	28	279	1,376	5,070	62	150	4,194	2,040
		1891	29	398	2,040	4,122	225	71	4,278	1,588
		1892	32	994	1,588	18,130	176	447	11,368	7,727

TABLE 10.—Number of Farms or other Places in the Counties of Ireland upon which Fresh Outbreaks of SWINE FEVER were reported by the Inspectors of the Local Authorities to have occurred during the year 1892, with the number of SWINE reported to have been Attacked, to have been Killed, to have Died, and to have Recovered.

	Number of Counties reported from.	Farms or other Places.			Healthy Swine on Infected Premises.		Swine Attacked.		Diseased Swine.			
		Number which were infected with the Disease at the end of the previous year.	Number upon which Fresh Outbreaks took place during the year.	Total Number Infected with the Disease during the year.	Slaughtered.	Removed.	Re-maining Diseased from the previous year.	At-tacked during the year.	Killed.	Died.	Recovered.	Remaining.
IRELAND, ...	23	3	227	230	3	—	6	466	139	226	106	1
PROVINCES.												
ULSTER, ...	4	—	10	10	—	—	—	36	2	20	14	—
MUNSTER, ...	5	—	56	56	2	—	—	137	59	66	11	1
LEINSTER, ...	10	3	102	105	1	—	6	182	67	76	45	—
CONNAUGHT, ...	4	—	59	59	—	—	—	111	11	64	36	—
COUNTIES.	UNIONS.											
ULSTER.												
Antrim, ...	Lisburn, ...	—	1	1	—	—	—	21	—	11	10	—
Cavan, ...	Bailieborough, ...	—	2	2	—	—	—	3	—	2	1	—
	Bawnboy, ...	—	1	1	—	—	—	3	1	—	2	—
	Kells, ...	—	1	1	—	—	—	1	—	1	—	—
	Oldcastle, ...	—	1	1	—	—	—	1	—	1	—	—
Down, ...	Banbridge, ...	—	1	1	—	—	—	3	1	2	—	—
	Newtownards, ...	—	1	1	—	—	—	2	—	2	—	—
Fermanagh, ...	Enniskillen, ...	—	2	2	—	—	—	3	—	2	1	—
MUNSTER.												
Cork, ...	Cork, ...	—	3	3	2	—	—	18	15	3	—	—
	Kanturk, ...	—	1	1	—	—	—	2	—	2	—	—
	Mallow, ...	—	4	4	—	—	—	6	—	5	1	—
	Mitchelstown, ...	—	2	2	—	—	—	3	1	1	1	—
Kerry, ...	Listowel, ...	—	6	6	—	—	—	11	2	9	—	—
	Tralee, ...	—	4	4	—	—	—	4	—	3	1	—
Limerick, ...	Kilmallock, ...	—	5	5	—	—	—	10	—	6	4	—
	Limerick, ...	—	1	1	—	—	—	2	—	1	1	—
	Listowel, ...	—	1	1	—	—	—	3	—	3	—	—
	Newcastle, ...	—	10	10	—	—	—	29	15	14	—	—
Tipperary, ...	Borrisokane, ...	—	1	1	—	—	—	1	—	1	—	—
	Clogheen, ...	—	1	1	—	—	—	1	—	1	—	—
	Clonmel, ...	—	1	1	—	—	—	2	—	1	1	—
	Nenagh, ...	—	1	1	—	—	—	2	—	1	1	—
	Tipperary, ...	—	2	2	—	—	—	2	—	2	—	—
Waterford, ...	Dungarvan, ...	—	2	2	—	—	—	4	—	3	—	1
	Iismore, ...	—	1	1	—	—	—	3	—	2	1	—
	Waterford, ...	—	10	10	—	—	—	34	26	7	—	—

TABLE 10 (*continued*).—Number of Farms or other Places in the Counties of Ireland upon which Fresh Outbreaks of SWINE FEVER were reported by the Inspectors of the Local Authorities to have occurred during the year 1892, with the number of SWINE reported to have been Attacked, to have been Killed, to have Died, and to have Recovered.

COUNTIES.	UNIONS.	Farms or other Places.			Healthy Swine on Infected Premises.		Swine Attacked.		Diseased Swine.				
		Number which were Infected with the Disease at the end of the previous year.	Number upon which Fresh Outbreaks took place during the year.	Total Number Infected with the Disease during the year.	Slaughtered.	Removed.	Re-remaining Diseased from the previous year.	Attacked during the year.	Killed.	Died.	Recovered.	Remaining.	
LEINSTER.													
Carlow, ...	Carlow, ...	-	4	4	-	-	-	12	-	9	3	-	
	Shillelagh, ...	-	2	2	-	-	-	9	7	2	-	-	
Dublin, ...	Balrothery, ...	-	1	1	-	-	-	2	-	-	2	-	
	Dublin, North,	-	2	2	-	-	-	4	-	1	3	-	
	Rathdown, ...	-	2	2	-	-	-	12	-	12	-	-	
Kildare, ...	Athy, ...	-	9	9	-	-	-	14	-	9	5	-	
	Edenderry, ...	-	4	4	-	-	-	11	-	8	3	-	
	Naas, ...	-	4	4	-	-	-	5	4	1	-	-	
Kilkenny, ...	Castlecomer, ...	-	1	1	-	-	-	1	-	1	-	-	
	Thomastown, ...	1	1	2	-	-	1	1	-	-	2	-	
	Waterford, ...	-	6	6	-	-	-	21	16	4	1	-	
King's, ...	Parsonstown, ...	-	3	3	-	-	-	5	-	5	-	-	
	Roscrea, ...	-	8	8	-	-	-	12	-	4	8	-	
	Tullamore, ...	-	1	1	-	-	-	1	-	-	1	-	
Meath, ...	Kells, ...	-	1	1	-	-	-	1	-	1	-	-	
Queen's, ...	Abbeyleix, ...	-	9	9	-	-	-	15	8	2	5	-	
	Athy, ...	-	2	2	-	-	-	3	-	-	3	-	
	Mountmellick, ...	1	2	3	-	-	4	2	-	2	4	-	
	Roscrea, ...	-	2	2	-	-	-	5	-	2	3	-	
Westmeath, ...	Mullingar, ...	-	1	1	-	-	-	1	-	1	-	-	
Wexford, ...	Gorey, ...	-	26	26	1	-	-	33	26	7	-	-	
	New Ross, ...	-	4	4	-	-	-	4	-	4	-	-	
	Wexford, ...	1	1	2	-	-	1	1	-	-	2	-	
Wicklow, ...	Rathdrum, ...	-	2	2	-	-	-	2	2	-	-	-	
	Shillelagh, ...	-	4	4	-	-	-	5	4	1	-	-	
CONNAUGHT.													
Galway, ...	Clifden, ...	-	1	1	-	-	-	1	-	1	-	-	
	Glennamaddy, ...	-	3	3	-	-	-	5	1	1	3	-	
	Tuam, ...	-	1	1	-	-	-	1	-	1	-	-	
Leitrim, ...	Bawnboy, ...	-	1	1	-	-	-	2	-	-	2	-	
	Mohill, ...	-	5	5	-	-	-	12	5	3	4	-	
Mayo, ...	Ballina, ...	-	4	4	-	-	-	9	2	6	1	-	
	Ballinrobe, ...	-	3	3	-	-	-	6	-	-	6	-	
	Castlebar, ...	-	1	1	-	-	-	1	-	1	-	-	
	Claremorris, ...	-	3	3	-	-	-	3	-	2	1	-	
	Killala, ...	-	4	4	-	-	-	9	-	8	1	-	
	Swineford, ...	-	15	15	-	-	-	25	1	16	8	-	
	Westport, ...	-	1	1	-	-	-	1	-	-	1	-	
Roscommon, ...	Athlone, ...	-	1	1	-	-	-	4	-	3	1	-	
	Boyle, ...	-	1	1	-	-	-	2	-	1	1	-	
	Castlereagh, ...	-	1	1	-	-	-	1	-	-	1	-	
	Carrick-on-Shan.	-	2	2	-	-	-	4	2	1	1	-	
	Roscommon, ...	-	12	12	-	-	-	25	-	20	5	-	
Total, ...	...	3	227	230	3	-	6	466	139	226	106	1	

TABLE 11.—Number of Farms or other Places in the Counties of Ireland upon which Fresh Outbreaks of ANTHRAX were reported by the Inspectors of the Local Authorities to have occurred during the year 1892, with the number of Animals reported to have been Attacked, to have been Killed, to have Died, and to have Recovered.

	Number of Counties reported from.	Farms or other Places.			Animals Attacked.		Diseased Animals.			
		Number reported upon this year which have been previously reported upon.	Number upon which Fresh Outbreaks have been reported to have taken place during the year.	Total Number reported upon during the year.	Remain- ing diseased from the previous year.	Attacked during the year.	Killed.	Died.	Re- covered.	Re- maining
IRELAND, . . .	6	—	6	6	—	8	2	6	—	—
PROVINCES.										
ULSTER,	1	—	1	1	—	2	—	2	—	—
MUNSTER,	1	—	1	1	—	1	—	1	—	—
LEINSTER,	4	—	4	4	—	5	2	3	—	—
CONNAUGHT,	—	—	—	—	—	—	—	—	—	—
COUNTY.	UNIONS.									
ULSTER.										
Antrim, . . .	Ballymoney, . . .	—	1	1	—	2	—	2	—	—
MUNSTER.										
Kerry, . . .	Listowel,	—	1	1	—	1	—	1	—	—
LEINSTER.										
Dublin, . . .	Rathdown,	—	1	1	—	1	—	1	—	—
Kildare, . . .	Naas,	—	1	1	—	1	—	1	—	—
King's, . . .	Roscrea,	—	1	1	—	1	—	1	—	—
Westmeath, . .	Athlone,	—	1	1	—	2	2	—	—	—
Total, . . .		—	6	6	—	8	2	6	—	—

TABLE 12—(continued).—NUMBER of Cases of RABIES in the Counties of Ireland, reported by the Inspectors of the Local Authorities to have occurred during the year 1892, with the Number of Animals reported to have been Attacked, to have been Killed, and to have Died.

COUNTIES.	UNIONS.	Number of Animals attacked during the year.	Number of Diseased Animals Killed during the year.								Number Died from the Disease during the year.							
			Dogs.	Cattle.	Sheep.	Swine.	Goats.	Horses.	Asses.	Other Animals.	Dogs.	Cattle.	Sheep.	Swine.	Deer.	Horses.	Asses.	Other Animals.
LEINSTER.																		
Carlow, .	Carlow, .	8	5	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-
	New Ross, .	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dublin, .	Balrothery, .	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Celbridge, .	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Dublin, North, .	8	7	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-
	Dublin, South, .	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Rathdown, .	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kildare, .	Baltinglass, .	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Celbridge, .	6	5	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-
	Edenderry, .	2	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Naas, .	29	10	3	4	-	1	-	-	-	-	1	8	-	-	1	1	-
Kilkenny, .	Callan, .	1	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-
	Castlecomer, .	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Kilkenny, .	12	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Urlingford, .	8	4	-	-	-	2	-	1	-	1	-	-	-	-	-	-	-
King's, .	Mountmelick, .	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Parsonstown, .	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Tullamore, .	7	5	-	-	-	-	-	-	1	-	1	-	-	-	-	-	-
Longford, .	Ballymahon, .	1	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Granard, .	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Longford, .	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Louth, .	Drogheda, .	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Dundalk, .	5	4	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-
Meath, .	Celbridge, .	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Kells, .	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Queen's, .	Abbeyleix, .	10	7	-	-	2	-	-	-	1	-	-	-	-	-	-	-	-
	Athy, .	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Carlow, .	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Mountmelick, .	7	5	1	-	-	-	-	-	-	1	-	-	-	-	-	-	-
Westmeath, .	Athlone, .	2	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Delvin, .	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Mullingar, .	3	-	1	-	-	1	-	-	-	-	1	-	-	-	-	-	-
Wexford, .	New Ross, .	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Wexford, .	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Wicklow, .	Naas, .	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CONNAUGHT.																		
Galway, .	Ballinasloe, .	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Galway, .	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Glenamaddy, .	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Leitrim, .	Carrick-on-Shan, .	4	1	2	-	-	-	-	-	-	-	1	-	-	-	-	-	-
	Manorhamilton, .	3	-	2	-	-	-	-	-	-	-	1	-	-	-	-	-	-
Mayo, .	Ballina, .	1	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Castlebar, .	3	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Castlereagh, .	3	2	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-
	Claremorris, .	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-
	Dromore West, .	1	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-
	Swineford, .	1	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Roscommon, .	Athlone, .	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Boyle, .	13	1	11	-	-	-	-	-	-	-	1	-	-	-	-	-	-
	Castlereagh, .	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Roscommon, .	1	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Strokestown, .	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sligo, .	Ballina, .	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Dromore West, .	4	1	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Sligo, .	1	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-
	Tobercurry, .	1	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-
Total .		446	263	83	12	5	5	4	8	3	11	20	23	2	2	2	2	

TABLE 13—(continued).—Number of Farms or other places in the Counties of Ireland upon which Fresh Outbreaks of SHEEP-SCAB were reported by the Inspectors of the Local Authorities to have occurred during the year 1892, and the Number of Sheep reported to have been attacked by the Disease.

COUNTIES.	UNIONS.	No. of Farms or other places upon which fresh Outbreaks took place.	Number of Sheep attacked.	COUNTIES.	UNIONS.	No. of Farms or other places upon which fresh Outbreaks took place.	Number of Sheep attacked.
LEINSTER—continued.				LEINSTER—continued.			
King's, . . .	Edenderry, . . . Parsonstown, . . . Roscrea, . . . Tullamore, . . .	3 10 5 1	94 105 12 91	Wicklow, . . .	Balinglass, . . . Naas, . . . Rathdown, . . . Rathdrum, . . . Shillelagh, . . .	6 2 1 7 19	121 108 11 130 364
Longford, . . .	Ballymahon, . . . Granard, . . . Longford, . . .	2 2 1	7 11 3	CONNAUGHT.			
Louth	Drogheda, . . .	3	8*	Galway, . . .	Ballinasloe, . . . Clifden, . . . Galway, . . . Glennamaddy, . . . Loughrea, . . . Mountbellew, . . . Oughterard, . . . Portumna, . . .	1 2 1 3 6 2 7 4	6 8 50 22 96 33 30 46
Meath, . . .	Dunshaughlin, . . . Edenderry, . . . Kells, . . . Navan, . . . Oldcastle, . . . Trim, . . .	5 1 3 4 2 4	436 8 55 250 4 195	Leitrim, . . .	Mohill, . . .	1	5
Queen's, . . .	Abbeyleix, . . . Athy, . . . Carlow, . . . Mountmellick, . . . Roscrea, . . .	6 6 1 11 3	37 153 10 163 7	Mayo, . . .	Ballina, . . . Ballinrobe, . . . Castlebar, . . . Clarenorris, . . . Killala, . . . Swineford, . . .	1 4 3 13 17 5	40 81 40 94 335 30
Westmeath, . . .	Athlone, . . . Ballymahon, . . . Granard, . . . Mullingar, . . .	9 2 1 16	73 9 20 257	Roscommon, . . .	Athlone, . . . Boyle, . . . Castlerea, . . . Roscommon, . . . Carrick-on-Shannon, . . .	10 2 4 6 1	198 446 276 99 35
Wexford, . . .	Enniscorthy . . . Gorey, . . . New Ross, . . . Shillelagh, . . . Wexford, . . .	13 23 6 1 13	323 363 167 40 304†	Sligo, . . .	Ballina, . . . Sligo, . . . Tobercurry, . . .	3 15 1	103 44 10
Total, . . .						994	18,130

* These 8 sheep affected with Scab detained at Drogheda Port.

† Including 1 sheep affected with Scab detained at Wexford Port.

VI.—STATISTICS AS TO EXPORTATION AND IMPORTATION OF ANIMALS.

TABLE 1.—Number of ANIMALS Exported from Ireland to Great Britain during each of the years from 1878 to 1892 inclusive.

YEAR.	CATTLE.				SHEEP.			SWINE.			TOTAL CATTLE, SHEEP, AND SWINE.	Goats. ^a	HORSES.			Mules or Jennets.	Asses.	TOTAL ANIMALS.			
	OXEN, BULLS, AND COWS.			Calves.	Total.	Sheep.	Lambs.	Total.	Fat Swine.	Store Swine.			Total.								
	Fat Cattle.	Store Cattle for Breeding or Purposes.	Other Cattle.																		
1878.	245,944	416,759	4,954	607,657	61,564	729,221	446,628	196,371	642,999	401,167	69,380	470,547	1,842,767	4,454	67	6,918	10,956	17,941	18	302	1,865,482
1879.	247,897	320,244	6,845	574,986	66,384	641,370	506,621	166,750	673,371	371,079	58,584	429,663	1,744,404	4,307	45	9,569	14,312	23,926	31	277	1,772,945
1880.	232,905	417,203	2,812	652,920	68,471	721,391	502,806	211,957	714,763	333,653	39,237	372,890	1,809,044	4,094	76	13,217	19,008	32,301	38	373	1,846,050
1881.	279,125	260,899	3,701	533,725	37,832	571,557	415,703	161,924	577,627	349,532	33,463	382,995	1,532,179	4,062	45	13,921	19,850	33,816	32	379	1,570,468
1882.	291,777	427,798	3,006	722,581	59,693	782,274	393,848	164,556	558,404	453,443	49,463	502,906	1,843,584	5,256	67	11,711	16,460	28,238	19	372	1,877,469
1883.	229,403	278,518	1,819	509,940	46,927	556,867	312,108	148,621	460,729	433,793	27,224	461,017	1,478,613	5,272	32	10,129	14,801	24,962	18	403	1,509,270
1884.	255,026	387,352	2,220	644,598	71,245	715,843	355,466	177,819	533,285	437,227	19,451	456,678	1,705,806	5,440	74	10,722	16,290	27,086	19	607	1,738,958
1885.	243,848	342,988	1,834	588,170	52,300	640,470	430,410	198,680	629,090	370,639	27,925	398,564	1,668,124	5,508	64	11,603	16,496	28,163	17	702	1,702,314
1886.	285,156	388,917	1,247	675,320	42,069	717,389	493,983	240,230	734,213	391,509	29,776	421,385	1,872,867	6,171	43	12,497	16,239	28,779	25	823	1,908,685
1887.	331,119	302,878	2,283	636,280	82,973	669,253	321,644	226,924	548,568	438,155	42,765	480,920	1,698,741	5,950	68	11,801	15,769	27,038	14	1,181	1,733,524
1888.	282,537	405,540	2,941	691,018	47,698	738,716	400,836	226,748	637,584	495,680	49,292	544,972	1,921,272	4,472	67	12,388	17,373	29,828	18	1,086	1,956,676
1889.	248,302	372,692	1,432	622,476	47,367	669,843	373,313	240,374	613,687	428,103	45,448	473,551	1,757,081	5,968	80	13,647	18,097	31,824	10	1,244	1,796,127
1890.	216,339	380,768	1,192	578,249	53,449	631,698	387,220	249,761	636,981	543,417	59,745	603,162	1,871,841	7,798	105	14,625	19,422	34,152	17	1,296	1,915,104
1891.	240,183	323,075	3,985	567,245	63,559	630,802	569,698	323,477	893,175	459,596	43,988	503,584	2,027,561	8,391	125	14,055	19,216	33,396	19	1,049	2,070,316
1892.	256,538	305,397	6,278	568,213	56,290	624,503	713,916	368,549	1,082,465	457,977	42,374	500,351	2,207,919	7,465	113	14,377	18,191	32,681	6	863	2,248,934

TABLE 2.—Number of Animals Imported into Ireland during each of the years from 1878 to 1892, inclusive.

YEAR.	CATTLE.						SHEEP.			SWINE.			Total Cattle, Sheep, and Swine.	Goats.	HORSES.			Mules or Jennets.	Asses.	Total Animals.	YEAR.		
	Oxen, Bulls, and Cows.			Calves.	Total.	Sheep.	Lambs.	Total.	Fat Swine.	Store Swine.	Total.	Stal- lions.			Mares.	Geldings.	Total.						
	Fat Cattle.	Store Cattle for Fattening or Breeding purposes.	Other Cattle.																			Total.	
1878.	.	441	407	7	855	896	1,681	11,406	7,440	18,855	248	66	314	20,850	5	23	826	1,742	2,591	7	8	23,461	1878.
1879.	.	802	579	73	1,454	971	2,425	14,854	1,764	16,618	105	42	147	19,190	11	18	537	1,372	1,927	10	7	21,145	1879.
1880.	.	1,291	562	1	1,854	485	2,339	17,017	4,403	21,450	12	230	242	24,031	31	13	742	1,526	2,281	17	8	26,398	1880.
1881.	.	280	309	1	590	34	624	23,977	6,755	30,732	1	373	374	31,730	4	17	797	1,620	2,434	2	5	34,175	1881.
1882.	.	1	302	.	303	40	343	23,962	3,892	27,854	2	87	39	28,236	20	23	761	1,882	2,666	12	7	30,051	1882.
1883.	.	7	25	.	32	3	35	1,966	2,846	4,812	.	8	8	4,865	5	21	588	1,358	1,967	6	7	6,840	1883.
1884.	.	176	254	.	430	19	448	22,803	4,697	27,500	2	28	30	27,878	29	17	652	1,466	2,135	7	8	30,157	1884.
1885.	.	1,293	532	1	1,846	114	1,960	23,913	1,716	27,629	29	79	108	29,697	34	37	946	1,510	2,493	7	11	32,212	1885.
1886.	.	478	625	.	1,103	129	1,232	16,958	4,896	21,854	3	131	134	23,220	24	27	1,014	1,431	2,472	15	3	25,734	1886.
1887.	.	152	438	.	590	39	629	15,077	18,961	34,038	10	149	159	34,826	32	56	1,369	1,846	3,271	40	9	38,178	1887.
1888.	.	17	180	.	197	24	221	21,071	19,651	40,122	2	151	153	40,496	32	42	982	1,456	2,480	15	6	43,029	1888.
1889.	.	11	405	.	416	52	468	18,994	20,797	39,791	7	154	161	40,420	9	48	1,186	1,762	2,996	9	9	43,443	1889.
1890.	.	.	462	.	462	738	1,210	14,925	19,362	34,287	2	137	139	35,636	9	54	1,150	2,009	3,213	20	26	38,904	1890.
1891.	.	1	268	4	273	83	356	9,316	6,169	15,485	15	143	158	16,999	41	102	1,526	2,509	4,137	5	35	20,219	1891.
1892.	.	.	106	.	106	6	112	3,627	3,384	7,011	1	29	30	7,153	11	88	1,472	2,175	3,735	7	16	10,922	1892.

TABLE 3.—Number of Animals Exported from Ireland to Great Britain during

PORTS OF EMBARKATION.	CATTLE.					SHEEP.		
	Fat.	Stores.	Other Cattle.	Calves.	Total.	Sheep.	Lambs.	Total.
Ballina,	62	.	37	.	99	.	.	.
Belfast,	13,910	61,060	98	774	75,842	10,449	32,489	42,938
Coleraine,	172	2,239	60	5	2,476	4,966	306	5,272
Cork,	3,103	35,214	1,111	43,060	82,488	86,685	80,864	167,549
Drogheda,	34,638	16,554	.	8	51,195	54,160	39,436	93,596
Dublin,	149,466	67,576	.	5,906	222,948	365,377	137,737	503,114
Dundalk,	6,082	15,379	1	32	21,494	14,979	15,760	30,739
Dundrum,	1	984	.	7	992	343	14	357
Greenore,	288	4,868	394	103	5,653	12,737	1,420	14,157
Larne,	3,633	25,417	.	397	29,447	3,365	448	3,813
Limerick,	155	2,401	2,870	128	5,554	1,625	354	1,979
Londonderry,	12,388	38,412	1,273	4,773	56,846	40,920	6,407	47,327
Newry,	75	9,445	.	4	9,524	3,560	6,345	9,905
Portrush,	118	512	7	3	640	93	71	164
Sligo,	3,822	430	3	17	4,272	16,385	5,652	22,037
Waterford,	24,824	22,897	375	1,035	49,131	70,267	29,365	99,632
Westport,	413	230	.	.	643	3,875	3,578	7,453
Wexford,	3,393	1,755	49	16	5,213	23,742	6,428	30,170
Total,	256,538	305,373	6,278	56,268	624,457	713,528	366,674	1,080,202

TABLE 4.—Number of Animals Exported from Ireland to Great Britain during the

PORTS OF DEBARKATION.	CATTLE.					SHEEP.		
	Fat.	Stores.	Other Cattle.	Calves.	Total.	Sheep.	Lambs.	Total.
Ardrossan,	1,044	8,461	.	2	9,507	296	185	481
Ayr,	1,658	7,199	.	106	8,963	472	238	710
Barrow,	2,668	10,988	.	11	13,667	342	307	649
Bristol,	9,656	25,214	24	12,234	48,128	57,897	22,191	80,088
Dover,	.	.	.	.	.	.	.	.
Falmouth,	21	.	.	.	21	.	.	.
Fleetwood,	5,364	12,268	13	389	18,034	831	4,957	5,688
Glasgow,	23,372	80,590	5,330	12,011	121,303	22,306	9,210	31,516
Greenock,	.	466	.	16	482	.	.	.
Holyhead,	32,398	18,696	894	207	51,695	150,427	34,280	184,707
Liverpool,	147,758	77,910	314	10,639	236,621	360,979	212,449	573,428
London,	76	.	.	1	77	.	.	.
Milford,	13,535	7,340	63	16,957	37,895	67,093	46,129	113,222
Morecambe,	10,181	16,414	.	3	26,598	23,597	17,358	40,955
Newhaven,	.	2	.	.	2	.	.	.
Newport,	73	276	.	128	477	20,313	17,822	38,135
Plymouth,	1,216	4,599	138	1,779	7,732	426	.	426
Silloth,	3,805	5,386	.	.	9,191	3,555	1,207	4,762
Skipness,	.	.	.	.	.	.	.	.
Southampton,	263	291	.	412	971	1,569	84	1,653
Stranraer,	3,395	24,476	.	359	28,230	3,036	303	3,339
Swansea,	.	.	.	.	.	.	.	.
Whitehaven,	50	4,750	2	14	4,816	389	54	443
Workington,	.	47	.	.	47	.	.	.
Total,	256,538	305,373	6,278	56,268	624,457	713,528	366,674	1,080,202

the Year ended 31st December, 1892, showing the Ports of Embarkation in Ireland.

SWINE.			Goats.	HORSES.				Mules or Jennets.	Asses.	Total Animals.	PORTS OF EMBARKATION.
Fat.	Stores.	Total.		Stallions.	Mares.	Geldings.	Total.				
28	.	28	.	.	.	1	1	.	1	129	Ballina.
26,515	17,264	43,779	708	22	3,093	5,383	8,498	2	67	171,834	Belfast.
377	2	379	.	.	44	55	99	.	1	8,227	Coleraine.
35,808	42	35,850	25	7	1,189	1,646	2,842	2	304	289,060	Cork.
30,438	.	30,438	51	1	160	112	273	.	.	175,553	Drogheda.
197,343	43	197,386	64	60	5,131	4,662	9,853	.	15	933,380	Dublin.
29,756	11,245	41,001	4,420	.	546	800	1,346	.	26	99,026	Dundalk.
46	6	52	49	.	.	.	.	.	1	1,451	Dundrum.
13,172	1,007	14,179	1,903	3	1,470	1,974	3,447	.	6	39,345	Greenore.
498	11,114	11,612	1	5	212	526	743	.	27	45,643	Larne.
2	1	3	2	.	27	40	67	.	.	7,605	Limerick.
21,462	2,065	23,527	11	.	661	1,027	1,688	.	30	129,429	Londonderry.
3,148	1	3,149	217	.	87	158	245	.	13	23,053	Newry.
157	29	186	.	.	1	3	4	.	.	994	Portrush.
14,271	33	14,304	.	.	12	16	28	.	55	40,696	Sligo.
64,814	110	64,924	8	5	1,601	1,672	3,278	1	311	217,285	Waterford.
575	12	587	.	10	29	16	55	.	.	8,738	Westport.
19,567	.	19,567	6	.	10	4	14	1	.	54,971	Wexford.
457,977	42,974	500,951	7,465	113	14,273	18,095	32,481	6	857	2,246,419	Total.

Year ended 31st December, 1892, showing the Ports of Debarkation in Great Britain.

SWINE.			Goats.	HORSES.				Mules or Jennets.	Asses.	Total Animals.	PORTS OF DEBARKATION.
Fat.	Stores.	Total.		Stallions.	Mares.	Geldings.	Total.				
634	8,655	9,289	1,026	.	390	861	1,251	.	21	21,575	Ardrossan.
236	10,322	10,558	.	1	78	128	207	.	4	20,442	Ayr.
18,232	87	18,319	168	.	490	919	1,409	.	1	34,213	Barrow.
57,853	27	57,880	20	.	751	1,105	1,856	2	486	188,460	Bristol.
.	4	4	.	.	.	.	.	.	.	4	Dover.
.	.	.	.	.	.	.	.	.	.	21	Falmouth.
3,456	4,115	7,571	9	18	1,210	1,995	3,223	2	39	34,566	Fleetwood.
13,890	2,158	16,048	161	3	1,257	2,037	3,297	.	55	172,380	Glasgow.
.	19	19	.	.	7	11	18	.	1	520	Greenock.
142,518	1,038	143,556	1,931	57	4,852	5,089	9,998	.	7	391,894	Holyhead.
154,574	11,285	165,859	3,998	16	2,805	3,011	5,832	.	89	985,827	Liverpool.
.	.	.	1	.	19	15	34	.	1	113	London.
30,148	106	30,249	9	5	1,803	1,835	3,643	1	122	185,141	Milford.
31,791	.	31,791	4	1	118	162	281	.	4	99,633	Morecambe.
.	.	.	.	.	.	.	.	.	.	2	Newhaven.
122	.	122	4	7	90	110	207	.	.	38,945	Newport.
1,086	.	1,086	.	.	13	27	40	.	1	9,285	Plymouth.
834	.	834	.	.	56	64	120	.	1	14,908	Silloth.
.	.	.	.	.	1	1	2	.	.	2	Skipness.
2,029	.	2,029	.	.	22	39	111	1	1	4,766	Southampton.
114	5,095	5,209	1	5	182	496	683	.	22	37,484	Stranraer.
.	.	.	2	.	.	.	.	.	.	2	Swansea.
465	63	528	131	.	129	140	269	.	2	6,189	Whitehaven.
.	.	.	.	.	.	.	.	.	.	40	Workington.
457,977	42,974	500,951	7,465	113	14,273	18,095	32,481	6	857	2,246,419	Total.

TABLE 5.—Number of Animals Imported into Ireland during the Year

PORTS OF EMBARKATION.	CATTLE.					SHEEP.		
	Fat.	Stores.	Other Cattle.	Calves.	Total.	Sheep.	Lambs.	Total.
Ardrossan,	.	2	.	.	2	252	2	254
Ayr,	.	.	.	.	.	1,045	25	1,070
Barrow,	.	1	.	.	1	.	.	.
Bristol,	.	5	.	1	6	41	.	41
Cardiff,	.	.	.	.	.	.	.	.
Douglas,	.	.	.	.	.	.	.	.
Fleetwood,	.	.	.	.	.	30	.	30
Glasgow,	.	17	.	5	22	1,768	3,104	4,872
Greenock,	.	.	.	.	.	.	152	152
Holyhead,	.	.	.	.	5	50	.	50
Liverpool,	.	46	.	.	46	146	.	146
London,	.	1	.	.	1	.	.	.
Milford,	.	9	.	.	9	.	.	.
Morecambe,	.	.	.	.	.	.	.	.
Newport,	.	.	.	.	.	.	.	.
Oban,	.	.	.	.	.	.	.	.
Plymouth,	.	2	.	.	2	10	.	10
Silloth,	.	.	.	.	.	32	.	32
Southampton, . . .	.	.	.	.	.	.	.	.
Stranraer,	.	18	.	.	18	253	101	354
Whitehaven,	.	.	.	.	.	.	.	.
Total,	.	106	.	6	112	3,627	3,384	7,011

TABLE 6.—Number of Animals Imported into Ireland during the

PORTS OF DEBARKATION.								
Ballina,	.	.	.	.	.	.	.	.
Belfast,	.	5	.	.	5	2,049	27	2,076
Coleraine,	.	.	.	.	.	4	76	80
Cork,	.	8	.	1	9	228	.	228
Drogheda,	.	10	.	.	10	26	.	26
Dublin,	.	27	.	1	28	713	989	1,702
Dundalk,	.	2	.	.	2	60	.	60
Dundrum,	.	.	.	.	.	.	.	.
Greenore,	.	.	.	.	.	2	.	2
Larne,	.	18	.	4	22	281	138	419
Limerick,	.	.	.	.	.	.	367	367
Londonderry,	.	.	.	.	.	146	1,754	1,900
Newry,	.	.	.	.	.	2	.	2
Portrush,	.	.	.	.	.	.	.	.
Sligo,	.	27	.	.	27	72	.	72
Waterford,	.	9	.	.	9	30	14	44
Westport,	.	.	.	.	.	12	19	31
Wexford,	.	.	.	.	.	2	.	2
Total,	.	106	.	6	112	3,627	3,384	7,011

ended 31st December, 1892, showing the Ports of Embarkation.

SWINE.			Goats.	HORSES.				Mules or Jen- nets.	Asses.	Total Animals.	PORTS OF EMBARKATION.
Fat.	Stores.	Total.		Stal- lions.	Mares.	Geldings.	Total.				
.	.	.	.	2	60	140	202	1	.	459	Ardrossan.
.	.	.	.	3	21	31	55	3	4	1,132	Ayr.
.	2	2	.	2	11	24	37	.	.	40	Barrow.
.	1	1	.	10	81	106	197	2	2	249	Bristol.
.	.	.	.	.	7	10	17	.	.	17	Cardiff.
.	.	.	.	.	4	22	26	.	.	26	Douglas.
.	.	.	1	20	121	243	384	.	.	415	Fleetwood.
.	.	.	.	2	131	313	446	.	.	5,340	Glasgow.
.	.	.	.	.	.	2	2	.	.	154	Greenock.
.	2	2	9	25	714	770	1,509	1	4	1,580	Holyhead.
.	23	23	1	7	131	264	402	.	.	618	Liverpool.
.	.	.	.	1	7	11	19	.	3	23	London.
.	.	.	.	6	96	148	250	.	.	259	Milford.
.	.	.	.	.	3	14	17	.	.	17	Morecambe.
.	.	.	.	.	.	.	.	.	.	.	Newport.
.	.	.	.	.	.	.	.	.	.	.	Oban.
.	.	.	.	.	13	13	26	.	3	41	Plymouth.
.	1	1	.	.	2	3	5	.	.	38	Silloth.
.	.	.	.	.	2	3	5	.	.	5	Southampton.
1	.	1	.	10	65	56	131	.	.	504	Stranraer.
.	.	.	.	.	3	2	5	.	.	5	Whitehaven.
1	29	30	11	88	1,472	2,175	3,735	7	16	10,922	Total.

Year ended 31st December, 1892, showing the Ports of Debarkation.

											PORTS OF DEBARKATION.
.	.	.	.	.	2	.	2	.	.	2	Ballina.
.	4	4	2	29	263	671	963	3	4	3,057	Belfast.
.	.	.	.	.	7	8	15	.	.	95	Coleraine.
.	4	4	.	7	112	185	304	2	4	551	Cork.
.	.	.	.	.	10	12	22	.	1	59	Drogheda.
.	5	5	9	26	788	843	1,657	1	3	3,407	Dublin.
.	11	11	.	.	10	45	55	.	.	128	Dundalk.
.	.	.	.	.	.	.	.	.	.	.	Dundrum.
.	.	.	.	3	53	84	140	.	2	144	Greenora.
1	.	1	.	10	72	61	143	.	.	585	Larne.
.	.	.	.	1	2	3	6	.	.	373	Limerick.
.	.	.	.	.	26	84	110	.	.	2,010	Londonderry.
.	.	.	.	.	25	31	56	1	.	59	Newry.
.	.	.	.	.	1	.	1	.	.	1	Portrush.
.	1	1	.	.	1	1	2	.	.	102	Sligo.
.	4	4	.	10	88	140	238	.	.	295	Waterford.
.	.	.	.	.	.	1	1	.	.	32	Westport.
.	.	.	.	2	12	6	20	.	.	22	Wexford.
1	29	30	11	88	1,472	2,175	3,735	7	16	10,922	Total.

TABLE 7.—Number of Animals Exported from Ireland to the Isle

YEAR.	CATTLE.						SHEEP.		
	Oxen, Bulls, and Cows.				Calves.	Total.	Sheep.	Lambs.	Total.
	Fat Cattle.	Store Cattle for Fattening or Breeding purposes.	Other Cattle.	Total.					
1878,	.	253	.	253	26	279	184	.	184
1879,	.	154	.	154	86	240	400	30	430
1880,	.	659	7	666	17	683	522	50	572
1881,	.	539	.	539	.	539	1,554	283	1,837
1882,	.	566	.	566	27	593	762	.	762
1883,	.	416	.	416	57	473	178	.	178
1884,	.	332	.	332	335	667	.	.	.
1885,	8	432	10	450	26	476	37	2	39
1886,	101	763	.	864	5	869	182	66	248
1887,	29	436	.	465	16	481	179	91	270
1888,	23	799	.	822	4	826	179	331	510
1889,	10	646	.	656	9	665	612	72	684
1890,	2	458	.	460	4	464	1,841	640	2,481
1891,	60	533	.	593	17	610	458	909	1,367
1892,	.	24	.	24	22	46	388	1,875	2,263

TABLE 8.—Number of Animals Exported from Ireland to the Isle of Man during

PORTS OF EMBARKATION.	CATTLE.					SHEEP.		
	Fat.	Stores.	Other Cattle.	Calves.	Total.	Sheep.	Lambs.	Total.
Belfast,	.	24	.	22	46	386	1,875	2,261
Dublin,	.	.	.	.	.	2	.	2
Total,	.	24	.	22	46	388	1,875	2,263

TABLE 9.—Number of Animals Exported from Ireland to the Isle of Man during

PORTS OF DEBARKATION.								
Douglas,	.	24	.	22	46	128	.	128
Peel,	.	.	.	.	.	260	1,875	2,135
Ramsay,	.	.	.	.	.	.	.	.
Total,	.	24	.	22	46	388	1,875	2,263

of Man, during each of the years from 1878 to 1892, inclusive.

SWINE.			Total Cattle, Sheep, and Swine.	Goats.	HORSES.				Mules or Jennets.	Asses.	Total Animals.	YEAR.
Fat Swine.	Store Swine.	Total.			Stallions.	Mares.	Geldings.	Total.				
1	11	12	475	.	.	1	3	4	.	1	480	1878.
.	.	.	670	3	.	3	2	5	.	.	678	1879.
.	.	.	1,255	1	.	6	8	14	.	.	1,270	1880.
1	.	1	2,377	68	.	50	36	86	.	8	2,539	1881.
.	.	.	1,355	11	.	14	38	52	.	.	1,418	1882.
.	.	.	651	13	.	38	55	93	.	.	757	1883.
.	.	.	667	2	.	32	69	101	1	1	772	1884.
.	80	30	545	13	.	73	59	132	.	.	690	1885.
1	6	7	1,124	36	1	63	100	164	.	1	1,325	1886.
.	6	6	757	17	.	45	48	93	.	3	870	1887.
.	26	26	1,362	5	.	48	62	110	.	.	1,477	1888.
.	.	.	1,349	77	1	47	39	87	.	1	1,514	1889.
.	.	.	2,945	17	.	35	43	78	.	6	3,046	1890.
.	2	2	1,979	72	.	68	97	165	.	13	2,229	1891.
.	.	.	2,309	.	.	104	96	200	.	6	2,515	1892.

the Year ended 31st December, 1892, showing the Ports of Embarkation in Ireland.

SWINE.			Goats.	HORSES.				Mules or Jennets.	Asses.	Total Animals.	PORTS OF EMBARKATION.
Fat.	Stores.	Total.		Stal- lions.	Mares.	Geldings.	Total.				
.	.	.	.	.	104	96	200	.	6	2,513	Belfast.
.	.	.	.	.	.	.	.	.	.	2	Dublin.
.	.	.	.	.	104	96	200	.	6	2,515	Total.

the Year ended 31st December, 1892, showing the Ports of Debarkation in the Isle of Man.

								Mules or Jennets.	Asses.	Total Animals.	PORTS OF DEBARKATION.
Fat.	Stores.	Total.	Goats.	Stal- lions.	Mares.	Geldings.	Total.				
.	.	.	.	.	57	49	106	.	.	280	Douglas.
.	.	.	.	.	32	42	74	.	6	2,215	Peel.
.	.	.	.	.	15	5	20	.	.	20	Ramsay.
.	.	.	.	.	104	96	200	.	6	2,515	Total.

BOARD OF AGRICULTURE.

CONTAGIOUS DISEASES (ANIMALS) ACTS,
1878 to 1892.

PAPERS AND CORRESPONDENCE

RELATING TO THE

LANDING IN GREAT BRITAIN FROM
CANADA

OF

CATTLE AFFECTED WITH
PLEURO-PNEUMONIA.

Presented to both Houses of Parliament by Command of Her Majesty.



LONDON:

PRINTED FOR HER MAJESTY'S STATIONERY OFFICE,
BY EYRE AND SPOTTISWOODE,
PRINTERS TO THE QUEEN'S MOST EXCELLENT MAJESTY.

And to be purchased, either directly or through any Bookseller, from
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1893.

[C.—7123.]

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I shall be obliged if the Marquess of Ripon will be good enough to communicate this telegram to the President of the Board of Agriculture.

I am, &c.,

(Signed) J. G. COLMER,

The Under Secretary of State, for the High Commissioner.
Colonial Office.

Enclosure 2 in No. 1.

Victoria Chambers,
17, Victoria Street, London,
November 1, 1892.

DEAR MR. MEADE,

WITH reference to my letter of yesterday and to our conversation this morning respecting the alleged pleuro-pneumonia among the Canadian cattle landed at Dundee a month ago, I fear from what is being stated in the papers and from a visit I made to the Board of Agriculture to-day that the matter is in a somewhat critical condition.

No official intimation of the suspected cases has been made to this Office, but immediately the High Commissioner saw it mentioned in the newspapers a week ago he went to the Board of Agriculture and pointed out the fact that pleuro-pneumonia was not known to exist in Canada, and that it was a disease which can only be communicated by contact with an infected animal.

After that interview Sir Charles Tupper telegraphed to the Minister of Agriculture suggesting that all the animals by the two vessels "Monkseaton" and "Hurons" should be traced to the places from which they came, and the districts examined by competent authorities in order that the results of the investigation might be communicated to the Board of Agriculture. This examination has been going on ever since, but up to the present time no trace of any contagious disease has been found in Canada. Sir John Abbott, the Premier, who is now on a visit to this country, received a telegram from the Minister of Agriculture yesterday, stating that the results of the examination were not yet all before him, but promising to cable them directly he was in a position to do so, which he hoped would be yesterday. The expected message has not yet arrived, but another cable has been sent to the Minister urging that the results of the inquiry may be telegraphed over as they come in, and we hope to receive a full telegram to-morrow. As I explained to you, since the arrival of the two ships I have already mentioned, probably nearly 2,000 cattle from Canada have arrived at different ports in the Kingdom, and, although they must have been rigorously examined, no fresh suspicious cases have happened in any of these cargoes.

I see by the papers also that some doubt has been expressed in Scotland as to whether the disease is contagious pleuro-pneumonia, and that two gentlemen, who are described in the "North British Agriculturist" as eminent veterinary authorities, have given the

opinion, after an examination of the lung of an animal submitted to them, that the disease is not a contagious one, but one called bronchial pneumonia.

I make no comment upon this, but only mention it in passing.

The subject of my writing to you is to ask that a decision on the matter, whatever it may be, may be postponed for a short time in order that Sir Charles Tupper, who is expected from Paris to-morrow morning, may have the opportunity of placing before the Government all the information the Canadian Government is able to collect on the subject. A few days more will surely not make much difference, and it will be more satisfactory to everyone concerned. In this connection you will remember what I said before, that the matter was only brought to the notice of the High Commissioner through the papers on October 24th. It is one of such serious import to the agricultural industry of Canada, that I venture to commend the request for a postponement of any decision to the earnest consideration of the Secretary of State.

I am, &c.,
(Signed) J. G. COLMER.

The Hon. R. H. Meade, C.B.,
Colonial Office.

Enclosure 3 in No. 1.

(Private).

Victoria Chambers, 17, Victoria Street, S.W.,

DEAR MR. MEADE,

November 1, 1892.

I SEND you the letter herewith which I promised to write to you to-day in regard to the cattle matter. I am exceedingly anxious, for every reason, to have the decision postponed until Sir Charles Tupper can have the opportunity of discussing the matter with Mr. Gardner. Sir Charles is now in Paris in connection with the negotiation for a commercial arrangement between Canada and France, and I have informed him by telegraph of the critical position of the matter. I have no doubt he will return to-night.

It is very desirable indeed that the decision should be postponed until all the information the Canadian Government can gather has been submitted to the Board of Agriculture. We have not lost any time, as the matter only came to our notice a week ago through the newspapers. I am sorry to see that some of the papers are discussing the matter from a political standpoint, which I think is a matter for regret, but it is another reason, from every point of view, why a decision, whatever it may be, should be postponed until Her Majesty's Government know the result of the investigations of the Canadian Government.

It has been stated that after all the scheduling of Canada would not be a serious matter, as it would not, in any case, come into operation for a fortnight, and cattle shipments would cease in about three weeks. I am afraid I cannot admit the justice of this argument. I am really very apprehensive of the effect a decision at the present moment would have upon the Dominion. If the shipments from Canada will cease in about three weeks, and bearing in mind that it is a month since the alleged infected cargoes arrived, while no other case has been found among the thousands of Canadian cattle which have been landed at the different ports of the United Kingdom during the last four weeks, it is surely a very good reason for asking for the postponement of a decision in the matter for a few days.

I remain, &c.,
(Signed) J. G. COLMER.

No. 2.

REPORT by MESSRS. A. C. COPE and W. DUGUID, CHIEF and ASSISTANT VETERINARY INSPECTORS to the BOARD OF AGRICULTURE, on the DISEASED CONDITION of the LUNGS of CERTAIN CATTLE landed recently from CANADA.

We have received four sets of lungs from Scotland, three of which are stated to have been taken from Canadian cattle, and the fourth from a home-bred beast, in all of which pleuro-pneumonia has been detected.

Case No. 1.

The first was slaughtered on October 11th, in the county of Fife, whence a telegram was received from the veterinary inspector, who reported it as a suspected case of pleuro-pneumonia, and who after slaughter found his diagnosis was confirmed.

The lungs were forwarded to the College, where they were seen by Professor Brown and Mr. Duguid on October 13th, who found them affected with pleuro-pneumonia, having not only consolidation of the lungs and extensive pleurisy, but also marked interlobular exudation, which latter is the most prominent lesion in contagious pleuro-pneumonia.

In this case both the lungs were affected, the left more than the right, having about one-third of the lung diseased, and, judging from the appearance of the diseased portions of the lungs and from the thickening of the pleura, we are of opinion that the animal must have been infected, if not actually diseased, at the time of shipment, and it is certain that it could not have become infected in this country, because, although landed on the 29th of September, it did not come in contact with any home-

bred stock until October 6th, about five days before it was slaughtered.

Case No. 2.

On October 22nd a telegram was received from the veterinary inspector who reported the first case in Fife, again reporting a suspicious case of pleuro-pneumonia.

The lungs of this animal were sent to London and examined by us, and the lesions in the affected lung were more marked though perhaps not of quite so long standing as in Cases Nos. 1 and 3.

Case No. 3.

On October 22nd a suspected case of pleuro-pneumonia in a Canadian bullock was reported to the police by a veterinary inspector in the county of Forfar and afterwards to the Board.

This animal was slaughtered and the lungs were sent to London. They were seen by us, and the lesions were identical with those found in No. 1 case, but judging from the changes which had taken place in the disease structure of this lung, we believe the animal to have been infected as early as, if not prior to, Case No. 1.

Case No. 4.

On October 25th the lungs of a home-bred animal which had been in contact with the above Canadian beast were received from the travelling inspector in charge of this outbreak, in consequence of the local veterinary surgeon having discovered evidence of pleuro-pneumonia in one of the lungs.

In this case only a small part of one lung was implicated, but the lesions were those of pleuro-pneumonia in the early stage.

It may be remarked that, in addition to the before mentioned, other sets of diseased lungs taken from Canadian cattle have been submitted to us for examination, presenting morbid appearances which might be accounted for by exposure to cold or imperfect ventilation, but showing no resemblance to the pleuro-pneumonia lesions found in the others.

(Signed) ALEXANDER C. COPE.
W. DUGUID.

November 1st, 1892.

THE SECRETARY, BOARD OF AGRICULTURE, to the
UNDER SECRETARY OF STATE, COLONIAL
OFFICE.

4, Whitehall Place, S.W.,

November 5, 1892.

SIR,

I AM directed by the Board of Agriculture to acquaint you that they think it will be convenient for the following statement of facts relating to the recent detection of pleuro-pneumonia in Canadian cattle imported into this country to be placed on record.

On the 11th ultimo information was received by the Board from one of the veterinary inspectors for the county of Fife that he had had under his charge an animal suspected of being affected with pleuro-pneumonia, and, as is usual in such cases, he was instructed to slaughter the animal and send the lungs to London. This he accordingly did, at the same time stating that a post-mortem examination had confirmed his suspicions. The veterinary experts of the Board examined the lungs on the 13th ultimo and found that they showed evidence of pleuro-pneumonia, which although of recent origin could not have been contracted subsequently to the arrival of the animal in this country.

At the time when the lungs were examined it was believed that the animal was home-bred, but it was ascertained on the 17th ultimo, by one of the travelling inspectors of the Board, that the animal was one of a cargo which had been landed at Dundee on the 29th of September from the steamship "Monkseaton" from Montreal.

It appears that the cattle comprised in that cargo were kept at the place of landing until the 6th ultimo, when they were sold by auction together with 685 which had been landed, also from Montreal, from the steamship "Hurona" on the previous day. The cattle could not have come into contact with any home-bred stock earlier than the 6th ultimo, the day on which these two cargoes were sold.

The animal found to be diseased was purchased by a Mr. Guild, who at the same time bought six other cattle that formed part of the cargo of the "Hurona." These seven cattle were trucked direct from the landing place to Newburgh in the county of Fife, and were on their arrival driven to Mr. Guild's farm at Parkhill. On the day after their arrival the animal purchased *ex* the "Monkseaton" was found to be unwell, and in consequence was moved to another farm called Lindores.

On the 8th ultimo the district veterinary inspector was informed of the illness of the animal, and when he examined her on the following day he found that she was suffering from disease of the lungs, having all the symptoms indicative of contagious pleuro-pneumonia; he examined her again on the 10th and the

11th ultimo, and on the latter day he reported the case, by telegram, to the Board as above stated.

The Board on the day when the existence of the disease in the animal was declared by their professional officers, gave orders for 107 head of stock on the farms at Parkhill and Lindores to be slaughtered, and took steps to trace the rest of the cargoes and prohibit the further movement of both the Canadian animals and those with which they had been in contact.

On the 23rd ultimo the lungs of another animal slaughtered on that day were found by the local veterinary surgeon to present a suspicious appearance. On these lungs being sent to London for examination, which took place on the 25th ultimo, a small portion of one lung was found to present appearances identical with those observed in the first or test animal, but indicating disease of quite recent origin.

An inquiry was instituted with regard to the previous history of this second animal, and it was ascertained that it was a home-bred beast and had been on the premises at Parkhill since 1890. On the night of the 6th ultimo, or 17 days previous to its slaughter, the animal had been associated in the same shed with the diseased Canadian cow that was removed to Lindores Farm on the 7th ultimo. No case of disease had been reported in these two farms prior to the arrival of the Canadian cattle, and the appearances were entirely compatible with the contraction of disease by contact with the diseased Canadian beast.

On the 21st ultimo a suspicious case was reported from Collis-ton, near Arbroath, Forfarshire, and on the following day another was reported at Leckiebank, Fifeshire. These two animals were slaughtered, and in each case they were declared by the professional officers of the Board to have been affected with pleuropneumonia. Both these animals were said to have formed a portion of the cargo of either the "Monkseaton" or the "Hurona," a statement which was definitely ascertained on the 27th ultimo to be the case.

An order for the slaughter of the whole of the remaining cattle imported in the "Monkseaton" and "Hurona" was made on the 26th ultimo, and this operation is still proceeding; arrangements having been made for an examination of the lungs by the veterinary officers of the Board in every case in which the slightest ground of suspicion of disease exists.

Up to the present time nearly 200 sets of lungs have been examined. In some cases morbid appearances, which might be accounted for by exposure to cold or imperfect ventilation, have been present, showing, however, no resemblance to the pleuropneumonia lesions found in the others.

In view of these circumstances, the Board no longer feel satisfied, as they are required to be by law, that there is reasonable security against the importation of diseased animals from Canada, and this being the case, they have been advised, on reference to the Law Officers, that they are bound by

the provisions of No. IV. of the Fifth Schedule of the Contagious Diseases (Animals) Act 1878 (41 & 42 Vict. c. 74) forthwith to revoke article 149 (1) of the Animals Order of 1886, in conformity with which Canadian animals have not hitherto been subject to slaughter at the port of landing. The Board have accordingly issued the Order, a copy of which I enclose, the effect of which will be to make applicable to Canadian cattle the requirements of No. I. of the Fifth Schedule of the Act above referred to.

It only remains for me to say that the Board deeply regret that it should have become necessary for them, in pursuance of the statutory obligation devolving upon them, to withdraw a privilege which has proved to be advantageous and profitable to many persons both in Canada and the mother country, and it would be a matter of the greatest satisfaction to the Board to find themselves in a position to restore that privilege, and to permit the trade in cattle between the United Kingdom and the Dominion to be carried on once again under the conditions heretofore existing.

I am, &c.,

(Signed) T. H. ELLIOTT,
Secretary.

The Under Secretary of State,
&c., &c., &c.,
Colonial Office.

Enclosure in No. 3.

THE ANIMALS (AMENDMENT) ORDER OF 1892, No. 9,
BY THE BOARD OF AGRICULTURE.

The Board of Agriculture, by virtue and in exercise of the powers in them vested under the Board of Agriculture Act, 1889, and the Contagious Diseases (Animals) Acts, 1878 to 1892, and of every other power enabling them in this behalf, do order, and it is hereby ordered, as follows :

Revocation.

1. The Order described in the Schedule to this Order is hereby, from and after the commencement of this Order, revoked: Provided that such revocation shall not revive the part of the Order revoked by, or otherwise affect the past operation of, the Order hereby revoked, or invalidate or make unlawful anything done under the said Order hereby revoked before the commencement of this Order, or interfere with the institution or prosecution of any proceeding in respect of any offence committed against, or any penalty incurred under, the said Order hereby revoked before the commencement of this Order.

Cattle from Canada.

2. Notwithstanding anything in the Animals Order of 1886, unless and until the Board of Agriculture otherwise order, chapter 32 (Foreign Animals not subject to Slaughter or Quarantine) of the said Order shall not apply to cattle brought from Her Majesty's possessions in North America, and such cattle shall be subject to the provisions of Part I. (Slaughter at Port or Landing) of the Fifth Schedule to the Contagious Diseases (Animals) Act, 1878, and to the provisions of chapter 30 (Foreign Animals subject to Slaughter) of the said Animals Order of 1886.

Amendment of Article 151 of The Animals Order of 1886.

3. The following provisions of this Article shall be read in the place of Article 151 of the Animals Order of 1886, and shall be deemed to be Article 151 of that Order (namely):

Conditions of Landing.

151.—(1.) The landing of foreign animals at a landing-place for foreign animals under the provisions of this chapter is subject to the following conditions:—

First. That the vessel in which they are imported has not, within twenty-eight days before taking them on board, had on board any animal exported or carried coastwise from a port or place in any country other than Her Majesty's possessions in North America (provision as to which country is made by the second condition of this Article), or Iceland, or New Zealand, or the Channel Islands, or the United States of America (provision as to which country is made by the third condition of this Article), or the Isle of Man.

Second. That, in the case of the landing of cattle, the vessel in which they are imported has not within twenty-eight days before taking them on board had on board any cattle exported or carried coastwise from a port or place in Her Majesty's possessions in North America.

Third. That, in the case of the landing of cattle or swine, the vessel in which they are imported has not within twenty-one days before taking them on board had on board any cattle or swine exported or carried coastwise from a port or place in the United States of America.

Fourth. That the vessel in which they are imported has not, within twenty-one days before taking them on board or at any time since taking on board the animals imported, entered any port or place in any country other than Her Majesty's possessions in North America, or Iceland, or New Zealand, or the Channel Islands, or the United States of America, or the Isle of Man.

Fifth. That the animals imported have not, while on board the vessel, been in contact with any animal exported or carried

coastwise from any port or place in any country other than Her Majesty's possessions in North America (provision as to which country is made by the sixth condition of this Article), or Iceland, or New Zealand, or the Channel Islands, or the United States of America (provision as to which country is made by the seventh condition of this Article), or the Isle of Man.

Sixth. That none of the cattle imported have, while on board the vessel, been in contact with any cattle exported or carried coastwise from any port or place in Her Majesty's possessions in North America.

Seventh. That none of the cattle or swine imported have, while on board the vessel, been in contact with any cattle or swine exported or carried coastwise from any port or place in the United States of America.

(2.) And the animals imported shall not be landed at a landing-place for foreign animals unless and until—

(a.) The owner or charterer of the vessel in which they are imported, or his agent in England or Wales or Scotland, has entered into a bond to Her Majesty the Queen, in a sum not exceeding one thousand pounds, with or without a surety or sureties, to the satisfaction of the Commissioners of Customs, conditioned for the observance of the foregoing conditions; and

(b.) The master of the vessel has on each occasion of importation of foreign animals therein satisfied the Commissioners of Customs, or their proper officer, by declaration made and signed or otherwise, that all the animals then imported therein are properly imported according to the provisions of this Article

Interpretation.

4. In this Order terms have the same meaning as in the Animals Order of 1886.

Short Title.

5. This Order may be cited as the Animals (Amendment) Order of 1892, No. 9.

Commencement.

6. This Order shall commence and take effect from and immediately after the twenty-first day of November, one thousand eight hundred and ninety-two.

In witness whereof the Board of Agriculture have hereunto set their official seal this fourth day of November, one thousand eight hundred and ninety-two.

T. H. ELLIOTT,
Secretary.

L.S.

SCHEDULE.

Order Revoked.

No.	Date.	Short Title.
5017	1892. 14 September -	The Animals (Amendment) Order of 1892, No. 8.

No. 4.

JOHN BRAMSTON, Esq., C.B., COLONIAL OFFICE, to the
SECRETARY, BOARD OF AGRICULTURE.

SIR,

Downing Street, November 9, 1892.

WITH reference to your letter of the 5th instant respecting the scheduling of Canada under the Contagious Diseases (Animals) Act, I am directed by the Marquess of Ripon to transmit to you, to be laid before the Board of Agriculture, a copy of a semi-official letter from the Acting High Commissioner for Canada enclosing copies of representations which have been made to him by persons interested in the Canadian cattle trade on the subject of the date fixed for the coming into force of the scheduling order.

It appears to Lord Ripon from these papers that unless the time for bringing the order into force can be extended as desired, subject to such precautionary measures as regards quarantine or otherwise as may be considered proper, great hardship and loss will be entailed upon those who have entered into contracts and arrangements from which they cannot now withdraw, and he would be glad if the Board could meet the wishes of the Canadian Government and the British shippers by extending the time, or by making some arrangement for avoiding temporarily the requirement of slaughter at the port of entry, which, as pointed out, in the case of lean cattle, such as those imported at the present season, is practically equivalent to total loss.

I am, &c.,

The Secretary to the (Signed) JOHN BRAMSTON.
Board of Agriculture.

Enclosure 1 in No. 4.

Victoria Chambers, 17, Victoria Street, S.W.,
November 8, 1892.

DEAR MR. MEADE,

WITH reference to my conversation with you this morning, I beg to inform you that Sir Charles Tupper has received the following telegram from the Minister of Agriculture of Canada:—

“Montreal cattlemen request me urge you get scheduling order amended, to take effect on date sailing 21st instead of arrival for completing contracts, as date Order is fixed in future accommodation. Request does not involve principle. Please advise if you think it can be granted.”

Sir Charles Tupper has also received telegrams from the Montreal cattle shippers to the same effect, and urgent representations from the steamship companies in this country who are engaged in the trade.

The shippers in Montreal state that they had contracted for space in the remaining steamers from that port this season before the present difficulty arose, and that if the Order comes into force on the date already published, it will involve them in serious loss. In addition, it is an undoubted fact that the cattle which are now being sent over are lean cattle unfit for immediate slaughter, and in this connection I would refer you to the enclosed copy of a telegram sent to Sir Charles Tupper by Messrs. Allan and Donaldson of Glasgow.

Mr. Beckett Hill, the London partner of the Allan Line, called while I was with you, and left the following message for me:—

“Mr. Beckett Hill of the Allan Line called and left word to say that he has called at the Board of Agriculture and has seen Mr. Gardner. He thinks that if a representation is addressed to Mr. Gardner, he will make the 21st November the last day of sailing instead of the last day on which cattle are allowed to be landed without slaughter. He also wished to say that when the United States were scheduled they were allowed a month's grace.”

At the request of Sir Charles Tupper, I beg, therefore, to commend the matter to the consideration of the Secretary of State, and trust that he will be so good as to use his influence with the President of the Board of Agriculture to get the Order extended, as urged by the cattle shippers and by the steamship companies.

I shall be glad to be favoured for Sir Charles Tupper's guidance with the decision arrived at in order that it may be communicated at the earliest possible moment to Canada for the information of the shippers.

I am, &c.,
(Signed) J. G. COLMER.

P.S.—Compliance with the request would mean postponing the operation of the Order from the 21st November to about the 4th or 5th December.

COPY of a TELEGRAM from MESSRS. ALLAN and DONALDSON
to Sir CHARLES TUPPER.

Glasgow, November 7, 1892.

We have telegraphed Board of Agriculture as follows. Please support our request:—"The season for the export of cattle from Canada will end on 21st November, by which date the last steamer will have sailed from Montreal. Arrangements for shipments are already completed, and the cattle not being fat are unsuited for immediate slaughter. We beg, therefore, you will extend the period for admitting Canadian cattle till arrival of steamers embarking cattle on and before 21st instant, placing the animals if necessary under extended observation on arrival before permitting distribution, and only slaughtering if found infected. This will avert very serious loss from ship owners and cattle importers."

(Signed) ALLAN.
DONALDSON.

25, Bothwell Street, Glasgow,
November 7, 1892.

DEAR SIR,

THE serious consequences that would follow upon the sudden interruption of the import of Canadian cattle consequent upon the late order for their slaughter have so alarmed the trade, not only shipowners but the dealers in stock, that we have been led to address a telegram to you of which we have sent a copy to the Agricultural Department. We need not state to you how important in the interests of the Colony it is to have this Order rescinded, as the nature of the trade as cultivated by Canadian exporters, viz, providing animals for distribution in this country, and in addition ready for slaughter, would make it extremely hurtful on short notice to change front and supply stall-fed cattle ready for slaughter to the British market; besides too, it would deprive Canada of the protection of their trade which non-slaughter represents; altogether the importance of the matter cannot be overstated in the interests of Canada, and we hope the steps which no doubt you are taking, as well as those which are being taken by others, may lead to a rescindment of the Order.

There is not a moment to lose in getting the extension of time we ask, as people will be timid about despatching animals this week from the other side unless assured they will come on the old terms.

We are, &c.,
(Signed) JAMES and ALEXANDER ALLAN.
per J. SMITH PARK.

The Right Hon. Sir Charles Tupper, Bart.,
High Commissioner for Canada,
17, Victoria Street, London, S.W.

WE also enclose a second telegram which we despatched to the Board of Agriculture, so as to ensure in meantime that the steamers sailing this week from Montreal may get their cattle shipped, as with the uncertainty of the steamer arriving in time to land her cattle on the 21st., or not, people will be timorous about shipping this week, even although with an ordinary passage the steamers would arrive in ample time to land them by the 21st. Whatever be decided as to extension, the date that should be inserted in the Order should be a date for steamers leaving Canada so that the length of passage the steamers may make homewards should not enter into the question of the animals being landed or not.

COPY of FIRST TELEGRAM is printed above.

COPY of SECOND TELEGRAM sent to the PRESIDENT of the
BOARD OF AGRICULTURE, November 7, 1892.

STEAMERS leaving Montreal this week should, in ordinary course, land their cattle by 21st November, but might not if delayed by bad weather, thus leaving matter uncertain as to whether animals may be landed. Pending your decision as to extension to sailings up to 21st November, may we rely on vessels leaving Montreal this week being allowed to land their cattle if free from disease?

165, St. Vincent Street, Glasgow,
November 7, 1892.

SIR,

WE confirm telegram sent you to-day in the joint names of Messrs. J. and A. Allan and ourselves.

The subject is one you are fully acquainted with, and we need not now recapitulate all that can be said against the measures taken by the Board of Agriculture entailing so much loss on Canadian shippers and shipowners alike.

We hope your good offices will be successful in getting the Board to extend the operation of the measure until the last steamers have sailed from Montreal.

We are, &c.,

(Signed) DONALDSON BROTHERS.

The Hon. Sir Charles Tupper, Bart., G.C.M.G.,

High Commissioner,

Dominion of Canada Offices,

17, Victoria Street, London, S.W.

Canada Shipping Company,
32, Drury Buildings, 21, Water Street,
Liverpool, November 7, 1892.

SIR,

WITH reference to the edict of the present Government that cattle arriving here from Canada after the 21st November shall be slaughtered, I have to point out to you that this would mean a serious injustice to the Canadian trade. Arrangements for shipment have already been made, and the cattle are not fit for immediate slaughter.

We think, therefore, it is only reasonable that you should use your influence with the Government to extend the period for admitting Canadian cattle, say, with the last sailings from the St. Lawrence of the 22nd November.

If the Government wish, they can still place the cattle arriving before that date under extended observation on arrival before permitting their distribution, but only slaughtering if found affected.

This will avert very serious loss to the shipowners and cattle importers, whilst not in any way preventing the Board of Agriculture from keeping a hold on the situation.

I am, &c.,

(Signed) R. W. ROBERTS.

Sir Charles Tupper,

Manager.

High Commissioner for Canada,

17, Victoria Street, Westminster, London.

Enclosure 2 in No. 4.

Victoria Chambers,
17, Victoria Street, London, S.W.,
November 9, 1892.

DEAR MR. MEADE,

I HAVE had another interview with the representatives of some of our Canadian steam companies to-day about the cattle matter, and I understand that they have been bringing it before Mr. Gardner on their own account. They say that before the Order was published most of the shippers had bought from the farmers the cattle to be shipped during the remainder of the season, and that they had made their contracts with the shipping companies with regard to space, so that if the Order is not extended considerable loss will fall upon the trade, who have already been hit very hard this season by the low prices prevailing here.

As I understand it, the wishes of everybody concerned would be met if the Order were made to come into force on the arrival in this country of any shipments made from Canada, even up to the 18th instant.

If the request of the steamship companies can be acceded to, it will only mean an extension of the present Order for about a fortnight, and save both farmers and dealers, as well as the shipping companies, from the considerable loss they will otherwise have to bear.

I am, &c.,
(Signed) J. G. COLMER.

The Hon. R. H. Meade, C.B.,
Colonial Office.

No. 5.

HON. R. H. MEADE, C.B., COLONIAL OFFICE, to the
SECRETARY, BOARD OF AGRICULTURE.

SIR, Downing Street, November 11, 1892.

WITH reference to the letter from this Department of the 9th instant respecting the scheduling of Canada under the Contagious Diseases (Animals) Act, I am directed by the Marquess of Ripon to transmit to you, to be laid before the Board of Agriculture, a copy of a further letter from the High Commissioner on the subject.

Lord Ripon trusts that the Board of Agriculture will take this matter into their early consideration, as it is very desirable that those interested should be made aware of the decision as soon as possible.

The Secretary to the
Board of Agriculture.

I am, &c.,
(Signed) R. H. MEADE.

Enclosure in No. 5.

Grand Hotel, Paris,

November 10, 1892.

DEAR MR. MEADE,

I WISH to submit for the consideration of Lord Ripon the very serious loss that will be involved by prohibiting the landing (except for slaughter) of Canadian cattle after the 21st instant.

The knowledge in Canada that, after the most exhaustive examination in every part of the country, not a single case of pleuro-pneumonia was found to exist, induced those engaged in the shipment of cattle to believe that it was impossible that Canada could under those circumstances be scheduled.

The serious blow with which a very important branch of our trade has been struck will involve a very great loss to those engaged in it, and who were for the reason stated quite unprepared for the possibility of such an occurrence.

I am therefore encouraged by the very kind interest that Lord Ripon and yourself have shown in my efforts to avert the calamity which has fallen upon Canada to solicit the favourable consideration of the Government to the appeal which is being made to me on all sides from those engaged in the trade in Canada, to allow cattle shipped from Canada before the 21st instant to come into this country as before, if found entirely free from disease.

You, of course, are aware that Sir John Abbott, the Prime Minister of Canada, took the responsibility of engaging that no cattle should be shipped (to have arrived) after the 21st instant, provided Canada was not scheduled. This would have involved a heavy responsibility on the part of the Government, but it was one that, for so important a purpose, we were prepared to assume.

With the continued evidence down to the present hour that no such disease as pleuro-pneumonia exists in Canada, and the doubt, to say the least of it, that must arise in this country in the minds of all acquainted with this question, I sincerely hope that his Lordship will be able to induce the Board of Agriculture to allow, under any conditions of examination they may impose, cattle shipped before the 21st instant to be admitted.

I enclose copies of communications upon this subject from various parties who have a very large amount of capital engaged in this trade, and who are most disastrously affected by the restriction that has been imposed.

I am, &c.,
(Signed) CHARLES TUPPER.

COPY of a CABLE from the MINISTER of AGRICULTURE to
Sir CHARLES TUPPER.

Ottawa, November 9, 1892.

Cattlemen ask, if freedom ship till 21st declined, shipments this week if hindered by weather be admitted.

AGRICULT.

COPY of a TELEGRAM from the HON. JOHN CARLING to
Sir CHARLES TUPPER.

Ottawa, November 5, 1892.

Montreal cattlemen request me urge you get scheduling order amended to take effect on date sailing 21st instead of arrival for completing contracts, as date order is fixed in future for accommodation. Request does not involve principle. Please advise if you think it can be granted.

COPY of a CABLE from the MONTREAL BOARD of TRADE to
Sir CHARLES TUPPER.

Montreal, November 9, 1892.

Owing stress weather and accidents, steamers "State of Georgia," "Hurona," and "Ontario," now on ocean, cattle may not arrive by 21st. Montreal Board of Trade strongly urge arrangements be effected permitting landing all Canadian cattle free shipped prior 9th November.

COPY of a LETTER from the CANADA SHIPPING COMPANY,
LIMITED, dated 7th November 1892, is printed above in
Enclosure 1 in No. 4.

COPY of a LETTER from Messrs. J. & A. ALLAN, dated 7th
November 1892, is printed above in Enclosure 1 in No. 4.

COPY of a LETTER from Messrs. DONALDSON BROTHERS, dated 7th November 1892, is printed above in Enclosure 1 in No. 4.

COPY of a TELEGRAM from Messrs. ALLAN and Messrs. DONALDSON to Sir CHARLES TUPPER, dated 7th November 1892, is printed above in Enclosure 1 in No. 4.

COPY of TELEGRAM from ROBERT REFORD COMPANY, Montreal, to Sir CHARLES TUPPER.

Montreal, November 5, 1892.

Endeavour have time scheduling extended to cover all cattle shipped from Montreal up to 21st November, otherwise cattle men and steamship lines suffer heavily. Many cattle waiting shipment. Answer.

COPY of a CABLE from Messrs. BICKERDIKE, of Montreal, to Sir CHARLES TUPPER.

Montreal, November 5, 1892.

Endeavour have time cattle shipments extended to 21st. Large numbers in transit from West.

BICKERDIKE.

No. 6.

Hon. R. H. MEADE, C.B., COLONIAL OFFICE, to the
SECRETARY, BOARD of AGRICULTURE.

SIR, Downing Street, November 11, 1892.

WITH reference to the letter from this Department of the 9th instant, and to previous correspondence respecting scheduling of Canada under the Contagious Diseases (Animals) Acts, I am directed by the Marquess of Ripon to transmit to you, for the consideration of the President of the Board of Agriculture, a copy of an unofficial letter from the Acting High Commissioner for Canada on the subject.

I am, &c.,

The Secretary to the Board of Agriculture. (Signed) R. H. MEADE

Enclosure in No. 6.

Victoria Chambers,
17 Victoria Street, London, S.W.,
November 10, 1892.

DEAR MR. MEADE,

WITH reference to my previous letters respecting the extension of the Order issued a few days ago relating to the admission of cattle from Canada, I beg to quote, for the information of the Secretary of State, the following telegram which Sir Charles Tupper has received this morning from the Montreal Board of Trade:—

“Owing stress weather and accidents, steamers ‘State of Georgia,’ ‘Hurona,’ and ‘Ontario,’ now on ocean, cattle may not arrive by 21st. Montreal Board of Trade strongly urges arrangements be effected permitting landing all Canadian cattle free shipped prior 9th November.”

The following telegram has also been received from the Minister of Agriculture:—

“Cattlemen ask if freedom ships till 21st declined, shipments this week if hindered by weather be admitted.”

I shall be glad to be informed, at your convenience, as to the decision of the Board of Agriculture in the matter, in order that it may be cabled to Canada.

Yours faithfully,

(Signed) J. G. COLMER,

The Hon. R. H. Meade, C.B., for Sir CHARLES TUPPER.
Colonial Office.

No. 7.

The SECRETARY, BOARD OF AGRICULTURE, to the UNDER
SECRETARY OF STATE, COLONIAL OFFICE.

Board of Agriculture, 4, Whitehall Place, S.W.,

SIR, November 11, 1892.

I HAVE laid before the Board of Agriculture your letters of the 9th and 11th instant, with regard to the proposed postponement of the date from and after which cattle imported into Great Britain from Canada will be subject to slaughter at the port of landing.

In reply I am to state, for the information of the Marquess of Ripon, that this question has already been brought before the Board, and has received their most careful attention, but that after full consideration of the case, and with every desire to meet, as far as possible, the wishes of those engaged in the trade, and to minimise any possible loss, the Board have found themselves unable to sanction the proposed extension.

I may state that during the last day or two another case of pleuro-pneumonia has been detected in an animal landed at Dundee *ex* the "Monkseaton" or "Hurona," a circumstance which confirms the view entertained by the Board as to the risks attending the importation of animals from Canada otherwise than for slaughter, and with regard to the suggestion that these risks might be avoided by the imposition of restrictions at the port of landing, I am to say that the disease is of such a character as to render any restrictions which the Board could impose, without subjecting importers to much greater losses than will now be the case, of no utility whatever in preventing its introduction into this country.

With regard to any accidentally belated cargoes which may arrive after the 21st instant, the Board desire me to observe that application will doubtless be made to them in respect of individual cargoes as and when they arrive. The Board would certainly endeavour to deal with such applications considerately, but they would of course require to be satisfied that at the time of shipment there was reasonable probability, having regard to the average length of the passage of the vessel at this season of the year, that the cargo would arrive prior to the Order coming into force.

(Signed) T. H. ELLIOTT,
Secretary.

The Under Secretary of State,
&c., &c., &c.,
Colonial Office.

No. 8.

EDWARD FAIRFIELD, Esq., C.M.G., COLONIAL OFFICE,
to the SECRETARY, BOARD OF AGRICULTURE.

SIR, Downing Street, November 15, 1892.

WITH reference to your letter of the 5th instant respecting the scheduling of Canada under the Contagious Diseases (Animals) Acts, I am directed by the Marquess of Ripon to transmit, for the information of the President of the Board of Agriculture, copies of a telegram and a despatch which have been addressed to the Governor-General of Canada conveying to him the decision of Her Majesty's Government on the matter.

I am, &c.,

(Signed) EDWARD FAIRFIELD.

The Secretary to the
Board of Agriculture.

Enclosure 1 in No. 8.

The MARQUESS OF RIFON to LORD STANLEY OF PRESTON.

(Telegraphic.)

5th November 1892.—Minister of Agriculture reluctantly obliged to schedule Canadian cattle. Matter has been well considered by Cabinet. Subsequently referred to special committee of colleagues in the Cabinet, when Tupper and Abbott urged very well their views proposing to prohibit export of cattle till next season. We consulted Law Officers of the Crown as to compatibility with terms of Act of Parliament. Unfortunately, Law Officers answered in the negative, consequently Her Majesty's Government have no alternative but to issue necessary Order.

Enclosure 2 in No. 8.

MY LORD,

Downing Street, November 10, 1892.

* Printed as
No. 3.

WITH reference to my telegram of the 5th instant, I have the honour to transmit, for the information of your Ministers, a copy of a letter* from the Board of Agriculture, stating the circumstances in which they have been compelled to remove Canada from the list of free countries under the Contagious Diseases (Animals) Acts, 1878 to 1892.

As I informed you in my telegram under reference, the matter was very carefully considered by Her Majesty's Ministers, and was subsequently referred to a committee of the Cabinet, which had the advantage of hearing the views of your Government, urged with great ability by the Premier, Sir John Abbott, and the High Commissioner, Sir Charles Tupper.

They proposed, on behalf of Canada, that in order to meet the objection to the continued introduction of live cattle from Canada, an Order of the Dominion Privy Council should be issued temporarily prohibiting the export of cattle from the Dominion.

This proposal was referred to the Law Officers of the Crown with a view to ascertain whether Her Majesty's Government could legally accept this assurance consistently with the provisions of the Imperial Acts, and as they unfortunately advised in the negative, Her Majesty's Government had no alternative but to issue the Order prescribed by law.

It is with extreme regret that Her Majesty's Government have had to take this step, and to interfere even temporarily with a

traffic which has proved so beneficial to this country as well as to Canada. They are glad to think that, owing to the lateness of the season, the traffic would in any circumstances shortly be terminated for some months, and they are confident that no effort will be spared by your Ministers in taking such measures as may be necessary to warrant the Board of Agriculture in allowing the resumption of the trade at the commencement of the next season.

I have, &c.,
(Signed) R. IPON.

Governor The Right Hon.
Lord Stanley of Preston, G.C.B.,
 &c. &c. &c.

No. 9.

EXTRACT from REPORT by MR. W. DUGUID, BOARD of
AGRICULTURE, in reference to PLEURO-PNEUMONIA in
CANADIAN CATTLE recently landed at DUNDEE.

November 19, 1892.

WHILE the slaughter of all the cattle that were in the Dundee Foreign Animals Landing-place was being carried out, and the lungs examined, the lungs of one Canadian animal purchased by Mr. Morgan of Ardgaith, Perthshire, were found with early pleuro-pneumonia lesions in one lung. These lungs were forwarded to London, November 9th, for examination along with others from the same farm, and the veterinary inspectors of the Board were satisfied that the morbid appearances were those of pleuro-pneumonia in the early stage of the disease.

It may be mentioned that the lungs of over 850 of the Canadian cattle which were in the Dundee Foreign Animals Landing-place on October 6th have been forwarded to London and examined, but in only four cases did the inspectors of the Board find the peculiar diseased conditions described as characteristic of pleuro-pneumonia, although other diseases such as pleurisy, emphysema, congestion, catarrhal pneumonia, and some few cases of tubercle, were found in the course of the examination of these lungs, most of which morbid conditions might be attributed to exposure to cold or hardships endured during the voyage.

The fact that only four sets of lungs out of the large number examined were found with the pleuro-pneumonia lesions above described shows very clearly that the disease was of a specific nature, and not due to the hardships of the voyage or exposure to cold, otherwise a greater number would have been affected.

No. 10.

HON. R. H. MEADE, C.B., COLONIAL OFFICE, to the
SECRETARY, BOARD OF AGRICULTURE.

SIR, Downing Street, December 15, 1892.

WITH reference to your letter No. 17,547, of the 5th of November last, respecting the removal of Canada from the list of free countries under the Contagious Diseases (Animals) Acts, 1878 to 1892, I am directed by the Marquess of Ripon to state that he would be glad to be informed how many cattle have been imported into the country from Canada since the arrival of the cargoes of the "Monkseaton" and "Hurona," and what number of the cattle so imported, if any, have been found to be suffering from pleuro-pneumonia.

I am, &c.,
(Signed) R. H. MEADE.
The Secretary to the Board of Agriculture.

No. 11.

The SECRETARY, BOARD OF AGRICULTURE, to the UNDER
SECRETARY OF STATE, COLONIAL OFFICE.

Board of Agriculture,
4, Whitehall Place, S.W.,

SIR, December 19, 1892.

I AM directed by the Board of Agriculture to acknowledge the receipt of your letter of the 15th instant, and to state, for the information of the Marquess of Ripon, that 13,557 cattle have been landed in Great Britain from Canada since the arrival of the cargoes of the "Monkseaton" and "Hurona" down to the week ended 10th instant, and that up to the present time no disease has been reported to exist in any of those animals.

I am, &c.,
(Signed) T. H. ELLIOTT,
The Under Secretary of State, Secretary.
&c., &c., &c.,
Colonial Office.

No. 12.

EDWARD FAIRFIELD, ESQ., C.M.G., COLONIAL OFFICE,
to the SECRETARY, BOARD OF AGRICULTURE.

SIR, Downing Street, December 24, 1892.

I AM directed by the Marquess of Ripon to acknowledge the receipt of your letter 18,320/92 of the 19th instant, stating

that 13,557 cattle have been landed in Great Britain from Canada since the arrival of the cargoes of the "Monkseaton" and "Hurons" down to the week ended the 10th instant, and that up to the present time no disease has been reported to exist in any of these animals.

As the Board of Agriculture are aware, his Lordship greatly regretted that the Board should have found themselves compelled by the provisions of the existing law to remove Canada from Schedule V. of the Contagious Diseases (Animals) Act of 1878, and to order all cattle coming from the Dominion to be for the present slaughtered at the port of entry, but as the Law Officers advised that the Board had no discretion whatever in the administration of the law applicable to such cases, he felt precluded from remonstrating against the course adopted.

In view, however, of the fact that so large a number of cattle has been imported since the arrival of the two infected cargoes without any trace of pleuro-pneumonia having been discovered amongst them, his Lordship trusts that the Board may find it possible, after instituting, during the suspension of the cattle trade in the winter months, such further inquiries as they may consider necessary to satisfy them as to the non-existence of pleuro-pneumonia in Canada, to replace the Dominion in its former position when the period for resuming the trade in the spring arrives.

I am, &c.,

The Secretary, (Signed) EDWARD FAIRFIELD.
Board of Agriculture.

No. 13.

The SECRETARY, BOARD of AGRICULTURE, to the UNDER
SECRETARY OF STATE, COLONIAL OFFICE.

(18,448.)

Board of Agriculture,

4, Whitehall Place, S.W.,

January 16, 1893.

SIR,

I HAVE submitted to the Board of Agriculture Mr. Fairfield's letter of the 24th ultimo on the subject of the importation into Great Britain of cattle from Canada, and, in reply, I am to say that the Board entirely concur with Lord Ripon in the desire he expresses for the restoration to Canada of the privilege of free importation at the earliest moment, and the Canadian Government may be assured, in the most explicit terms, that the Board have no wish whatever to maintain the existing

restrictions any longer than is consistent with the due discharge of their statutory duty.

With regard to the suggestion that the Board of Agriculture should institute further inquiries as to the existence of pleuro-pneumonia in Canada, I am to say that the Board will be happy to give the fullest consideration to any information bearing on this point which may from time to time be communicated to them, but it is to be observed that the result of a more systematic examination of the lungs of animals imported from the United States has recently shown most clearly that animals affected with pleuro-pneumonia may exist in a country comprising sparsely populated districts of great extent, and be exported therefrom without any knowledge on the part of the authorities.

The question of the existence of the disease in Canada is not, however, the only factor which the Board are required by law to take into account in this matter. They are also bound to be satisfied that the Canadian laws relating, *inter alia*, to the importation of animals are such as to afford reasonable security against the importation into this country of diseased animals brought therefrom, and even if it were established beyond all question that the diseased animals imported in the "Monkseaton" and "Hurona" were not infected in Canadian territory, the Board could only conclude that the law and regulations regarding the admission of cattle across the Canadian frontier were either in themselves defective or that they were not enforced with complete efficiency.

Lord Ripon refers to the fact that 54 cargoes, comprising 13,557 animals, have been admitted since the promulgation of the recent Order, and that no trace of pleuro-pneumonia has been discovered amongst them. It is, however, to be remembered that the disease in its earlier stages cannot usually be detected in the living animal, and that the period of incubation may be a long one. It cannot, therefore, as yet, be safely assumed that the risk which attended the postponement of the operation of the Order has passed away, but, even if a much longer interval had elapsed, it does not appear to the Board that the inference they were compelled to draw from the occurrences in connection with the cargoes of the "Hurona" and "Monkseaton" is in any material degree affected.

In these circumstances, the Board of Agriculture feel that their position now is practically identical with what it was when the Order was passed, but they are anxious to take every step in their power which may enable them to give effect to the wishes of the Canadian Government, and they propose therefore, so soon as importation recommences, to make arrangements for the systematic examination of the lungs of cattle landed in this country for slaughter. This has been the course taken under somewhat analogous circumstances in the case of cattle brought from the United States, and if the result of such an examination, extending over a sufficient period, should prove, as the Board trust it may,

that the cases reported in October were altogether exceptional, the privileges of free importation might be restored.

I am, &c.,

(Signed)

T. H. ELLIOTT,

The Under Secretary of State,

Secretary,

&c., &c., &c.,

Colonial Office.

No. 14

HON. R. H. MEADE, C.B., COLONIAL OFFICE, to the
SECRETARY, BOARD OF AGRICULTURE.

SIR,

Downing Street, February 14, 1893.

WITH reference to previous correspondence respecting the importation of Canadian cattle, I am directed by the Marquess of Ripon to transmit to you a copy of a letter from the High Commissioner dated the 2nd of November last on the subject.

This letter was seen by the President of the Board of Agriculture when the question was under discussion in November, but by an oversight was not communicated to you officially.

It is now sent, as it may be convenient that it should be on record in your Department.

I am, &c.,

(Signed) R. H. MEADE.

The Secretary to the
Board of Agriculture.

Enclosure in No. 14.

Victoria Chambers,
17, Victoria Street, London, S.W.,
November 2, 1892.

MY LORD,

IN continuation of the interview with which your Lordship favoured me this morning in regard to the question as to whether Canada shall be scheduled, I venture to offer a few suggestions upon this matter so vitally important to Canada. The great importance of the cattle trade between Canada and this country, both on the part of the vendors and purchasers, is abundantly shown by the large and rapid increase that has taken place within the past few years. I am fully alive to the great necessity of preventing the importation of cattle suffering from pleuropneumonia into this country, but I view with great dismay the

threatened proposal to deprive Canada of the advantages which complete immunity from this disease has given her down to the present time.

I can readily understand the difficulty that sometimes presents itself in deciding a case of pleuro-pneumonia, as the pathological symptoms of that disease have frequently been confounded with other diseases of a non-contagious character. In support of this opinion I may be permitted to quote a telegram I have to-day received from the highest veterinary authorities in Scotland. Principal Williams and Professor Owen Williams of the New Veterinary College, Edinburgh,

"Are firmly convinced that the portion of lung submitted to us recently was not affected with contagious pleuro-pneumonia, because there was no pneumonia, but purely bronchitis and broncho-pneumonia, and because there was no specific affection of the blood-vessel which is always present and discernible in pleuro-pneumonia."

I hope to offer conclusive evidence that pleuro-pneumonia does not exist and never has existed in Canada. The difficulty of deciding as to what constitutes pleuro-pneumonia also attaches to the question of the period during which the disease may have existed in any special case. I am greatly startled to learn that it has been decided that in three or four cases from the two cargoes of cattle imported from Canada about a month ago this disease has been supposed to exist. Assuming that these animals undoubtedly suffered from pleuro-pneumonia, the fact that it has never existed in the Dominion is *prima facie* evidence that it must have been contracted after the cattle left the country.

Although the records of the Department of Agriculture show that the cattle by the "City of Lincoln" in September 1890 were decided to be infected with pleuro-pneumonia, Canada was not scheduled, and out of over 200,000 cattle imported since that date not a single case of disease has been discovered.

This fact seems conclusively to show that if the animals were suffering from pleuro-pneumonia it must have been contracted after the cattle left Canada. Had the disease been brought from the Dominion, from the extremely contagious nature of it, it seems simply incredible that during the past two years not a single case should have been found to exist there.

Since the arrival of the suspected cases, nearly 2,000 cattle have come into this country from Canada at different ports of the United Kingdom, and, being pronounced free from disease, have been allowed to go to any part of the country. Before the proposed restrictions can be imposed under the law, practically all the cattle that are coming from Canada this season will have been admitted. While, therefore, no additional security will be given to the prevention of disease in this country (as no cattle are sent across the Atlantic during the winter season), the consequences to Canada of withdrawing the privileges she has so long enjoyed will be of the most disastrous character.

Immediately upon learning of these suspected cases I telegraphed the Minister of Agriculture, requesting him to trace the source of origin of every animal on board the two steamers and to make a most exhaustive examination as to the possibility of the existence of pleuro-pneumonia in any part of Canada.

I have received to-day the following reply:—

“Professor McEachran and Andrew Smith jointly sign following official telegram from Toronto this evening”:—

‘You can state positively that pleuro-pneumonia does not exist in Canada; Inspectors’ reports from all districts prove this. Detailed reports follow by mail.’

Professor McEachran, who is the chief veterinary officer of the Government, is well known to the Department of Agriculture here as an eminent authority on matters of this kind, and Professor Andrew Smith is also an expert of high reputation. Under these circumstances I sincerely hope that Her Majesty’s Government will not schedule Canada.

Your Lordship can readily conceive the intense excitement that will be caused throughout the Dominion if the privilege so long enjoyed is withdrawn, and if a trade so important is thus shown to be liable at any moment to be ruined, notwithstanding that the country has complete immunity from disease. There is no one in Canada who would not cheerfully submit to any measure demanded for the due protection of this country against disease, but if taken in opposition to the mass of accumulated evidence that no such disease exists in Canada, widespread dissatisfaction must be caused by the adoption of such severe measures, and at a period when the condition of the trade renders such a course absolutely unnecessary.

I have already said that by the time these restrictions can be put into operation the trade for this season will be practically at an end, and if it is necessary to prevent the country being scheduled, I will undertake that no further shipments of cattle shall be made this year, except to complete existing contracts, to which the stringent regulations now in force will apply. Some six months will thus elapse without in any case involving any danger to this country, and this will surely remove the impression from the minds of any person as to the existence of pleuro-pneumonia in Canada.

The Canadian Government will readily discharge the expenditure required to satisfy the Board of Agriculture by sending experts from this country, of the non-existence of pleuro-pneumonia.

It is only right to say that I was favoured with a long interview this morning with the President of the Board of Agriculture, who, I am sure, is giving the most careful attention to this important question, and in soliciting your Lordship’s earnest consideration of a matter involving such serious consequences to the Dominion of Canada, I beg to thank you for the opportunity

afforded me this morning of discussing the subject so fully with your Lordship.

I am, &c.,
(Signed) CHARLES TUPPER.

The Right. Hon.
The Marquess of Ripon, K.G.,
&c., &c., &c.,
Colonial Office.

No 15.

JOHN BRAMSTON, Esq., C.B., COLONIAL OFFICE, to the
SECRETARY, BOARD of AGRICULTURE.

SIR, Downing Street, February 24, 1893.
WITH reference to your letter 18,448 of the 16th of January, respecting the importation of cattle from Canada, I am directed by the Marquess of Ripon to transmit to you, to be laid before the Board of Agriculture, a copy of a despatch and its enclosures from the Governor-General of Canada, reporting the result of the investigations conducted by his Government in the localities from which the suspected cattle exported by the "Monkseaton" and "Hurons" came.

I am, &c.,
The Secretary to the (Signed) JOHN BRAMSTON.
Board of Agriculture.

Enclosure in No. 15.

Government House, Ottawa
MY LORD, February 6, 1893.

WITH reference to your Lordship's despatch, No. 303 of the 10th November last, notifying the removal of Canada from the list of free countries under the Contagious Diseases (Animals) Acts, 1878 to 1892, I have the honour to enclose copy of an approved Minute of the Privy Council reporting the results of an investigation made by the Government in the localities from which the suspected cattle exported by the "Monkseaton" and "Hurons" came.

It will be observed that Ministers are of opinion that the condition of affairs disclosed by the investigation is such as to warrant the Board of Agriculture in allowing the resumption of the trade in live cattle at the commencement of the next season.

I have, &c.,
(Signed) STANLEY OF PRESTON.

The Most Hon.
The Marquess of Ripon, K.G.,
&c., &c., &c.

CERTIFIED COPY of a REPORT of a COMMITTEE of the
HONOURABLE the PRIVY COUNCIL, approved by his
EXCELLENCY the GOVERNOR-GENERAL in COUNCIL on
the 30th January 1893.

THE Committee of the Privy Council have had under consideration a despatch hereto attached, dated 10th November 1892,* from the Right Honourable the Secretary of State for the Colonies, transmitting copy of a letter from the Board of Agriculture, stating the circumstances in which they have been compelled to remove Canada from the list of free countries under the Contagious Diseases (Animals) Acts, 1878 to 1892.

The Minister of Agriculture, to whom the question was referred, observes that he has considered the several statements contained in this correspondence, and he has noticed with satisfaction an expression of opinion conveyed by Lord Ripon that Her Majesty's Government "are confident no effort will be spared" by your Ministers in taking such measures as may be necessary "to warrant the Board of Agriculture in allowing the resumption" of the trade at the commencement of the next season."

The Minister further observes that it appears from the recital in a letter of the Secretary of the Board to the Under Secretary of State, forming part of this reference :—

That one of the veterinary inspectors of the Board for the county of Fife found an animal on the 11th of October last which was ascertained to have been one of a cargo of Canadian cattle landed at Dundee on the 29th of September from the steamship "Monkseaton" from Montreal, and which he suspected was affected with pleuro-pneumonia, a suspicion which—the letter states—was confirmed on a post-mortem examination of the animal. That the cattle from the "Monkseaton" were kept at the place of landing until the 6th of October, when they were sold by auction with another cargo landed the day previous from the "Hurona," also from Montreal. These cattle, therefore, it was inferred by the Board, could not have come in contact with any home-bred stock earlier than the date of the auction sale.

That the animal found to be diseased from the "Monkseaton" was purchased at the same time with six other cattle which formed part of the cargo of the "Hurona." It was found to be ill on the 7th of October. The district veterinary inspector was informed of the fact on the 8th, and on the 9th the animal was examined by him. He examined her again on the 10th, also on the 11th, when he communicated his suspicions to the Board.

That on the 23rd of October the lungs of a home-bred animal slaughtered on that day, it is alleged, were "found to present" appearances identical with those observed in the first or test "animal (from the Monkseaton), but indicating disease of quite "recent origin."

*Printed above as Enclosure 2 in No. 8.

That it was ascertained, as held by the Board, this home-bred animal had been at Parkhill farm since 1890; and on the night of October 6th, 17 days previous to its slaughter, it had been associated in the same shed with the diseased Canadian cow from the "Monkseaton," which was removed to Lindores farm on the 7th. "No case" (the letter of the Secretary of the Board states) "of disease had been reported in these two farms prior to the arrival of the Canadian cattle; and the appearances were entirely compatible with the contraction of disease by contact with the diseased Canadian beast."

That on October 21st, it is stated, a suspicious case was reported from Colliston, Forfarshire, and on the following day another from Leckiebank, in Fifeshire. Both animals were slaughtered, and both declared by professional officers of the Board to have been affected by pleuro-pneumonia. Both, it is alleged, were ascertained on the 27th of October to have formed a portion of the cargo of either the "Monkseaton" or the "Hurona."

That an order was made on October 26th for the slaughter of the whole of the animals from both these steamships.

That at the date of the letter of the Secretary of the Board, November 5th, nearly 200 sets of lungs had been examined, in which some morbid appearances were present, but "no resemblance to the pleuro-pneumonia found in the others" referred to.

That on the facts above summarised, the "Board no longer felt satisfied, as they are required to be by law, that there was reasonable security against the importation of diseased animals from Canada." And, therefore, as they were advised by the Law Officers, forthwith revoked article 149 (1) of the Animals Order of 1886, in conformity with which Canadian animals had not been subject to slaughter at the port of landing.

These statements, as set forth in this correspondence, do not materially differ from those communicated by the High Commissioner and Sir John Abbott at the time the events occurred.

They establish, to recapitulate in brief, the Board found one Canadian cow from the cargo of the "Monkseaton," seven days after it was purchased at the auction after landing, was found affected with pleuro-pneumonia; that one home-bred animal which had been in contact with it in a shed on the day of auction had, in 17 days thereafter, also been found affected with the disease inferred to have been contracted from such contact; and, further, that on the 21st and 22nd October two cases of cattle sickness were found to be pleuro-pneumonia, both animals affected having been traced to the cattle from the "Monkseaton" or the "Hurona," the inference from the whole being that pleuro-pneumonia must, therefore, exist in Canada.

As against the case stated in the letter of the Secretary of the Board of Agriculture, the undersigned has the honour to report to your Excellency that, immediately on information of these proceedings being conveyed by cable message (October 24th and

subsequently) by the High Commissioner and Sir John Abbott, the Minister of Agriculture, his predecessor, caused an inquiry to be made in all the localities whence the animals which were exported by the "Monkseaton" and "Hurons" came. Each of these animals was traced to the locality whence it came by a staff of veterinary surgeons acting under the directions of Professors McEachran (Dean of the Faculty of Comparative Medicine and Veterinary Science of McGill University, Montreal) and Andrew Smith (of the Veterinary College, Toronto), both of these gentlemen being veterinary officers of the Department of Agriculture.

The Minister further observes that reports stating the results of the detailed investigations are annexed hereto, and submitted for the consideration of your Excellency. They establish that the disease of pleuro-pneumonia was not found in any of the localities whence the cattle in question were traced to have come, and further that it had never been known or heard of in any of them. reports are further equally positive in their declaration of such freedom from disease in relation to the whole of the Dominion.

The Minister submits that it is impossible the very destructive disease of contagious pleuro-pneumonia amongst cattle could exist in Canada, and the fact remain unknown. He is, therefore, forced to agree in the conclusion of the veterinary officers of his Department as stated in their reports that, if there have been no mistakes made in the identity of the animals referred to in the circumstances stated in the letter of the Secretary of the Board of Agriculture, or in the circumstances connected with the disease of the home-bred animal, there must have been an error of diagnosis.

The Minister further states that it has been found, in the experience of the Department, that animals sent from Canada which have been exposed to hardships on the voyage and after landing, have naturally manifested some of the forms of inflammation which has been known by the name of pneumonia, a disease, however, very different from that of contagious pleuro-pneumonia.

At the time of the occurrence of the events recited, Sir John Abbott communicated to the late Minister information to the effect that newspaper reports were being circulated which attracted much attention, even to the extent of influencing the action taken, such reports being in substance that cattle from the United States were admitted to the North-west territories and Manitoba without inspection.

The facts are, that in all the provinces east of Manitoba, there is an absolute prohibition to allow neat cattle from the United States to cross the frontier except (1) pedigree stock for breeding purposes at Point Edward only, on the River Ste. Clair, subject to a quarantine of ninety days; and (2) except in transit from west to east across the peninsula of Ontario, from one United States port to another under regulations which have for 12 years prevented any contact with Canadian cattle.

Both of these exceptions to absolute prohibition were made with the full knowledge of any by agreement with the Imperial

veterinary authorities in 1880, and the regulations have since been strictly carried out. Any case of attempting to smuggle in an animal has been promptly dealt with.

In those parts of Canada west of the Manitoba frontier, on the plains of the North-west, the conditions have been such as to offer even less danger than that incident to any chances of smuggling. When the Canadian Cattle Quarantine Regulations were first established in the old provinces of the Dominion (commenced in 1876 and consolidated in 1880) there was no attempt made to extend them to the North-west until the passage of the Order in Council of 1884, in the circumstances herein-after recited. It was impossible to do so in the then condition of settlement and communication of the continent.

The disease of pleuro-pneumonia had not then, nor has it since, been heard of on the North-western prairies on either side of the international frontier, from Manitoba to the Rocky Mountains. But in 1884 that disease was reported to exist in the more eastern state of Illinois, and the fact of its presence was verified by the then Minister of Agriculture, who caused an investigation to be made by a veterinary officer of his Department; the result of which was officially communicated to the Imperial Government, and the restrictive Order in Council of September 1884 was, in consequence, immediately passed.

That Order was necessarily adapted to the then state of communications in, and information concerning, the vast regions in question. The frontier from Emerson to Rocky Mountains was a geographical line across unsettled prairie plains of about 1,000 miles, and respecting which very little topographical information was in possession of the Department. Winnipeg was distant from Ottawa over 1,500 miles; and the ranching country at the foot hills of the Rocky Mountains 1,000 miles further west; the communication then being difficult as well as long.

The Order of 1884 was amended and made more restrictive in 1887, when communication had been opened across the continent by the Canadian Pacific Railway. But it was even then found impossible to apply to the North-west all the conditions of the cattle quarantines of the eastern provinces. Adaptation to the circumstances had necessarily to be considered.

A reserve of two townships along the international frontier as far as the Rocky Mountains was, in 1887, constituted quarantine grazing ground, and as such declared an infected place within the meaning of the Act; and on September 17th, 1892, when more precise reports of localities were obtained, an Order in Council was passed, defining and establishing three well marked and naturally bounded cattle quarantine stations in the territories, in the place of the indefinite strip of two townships; and cattle were prohibited to enter except at those stations.

The quarantine detention of 60 days by the Order in Council of 1884 was increased to 90 days by the Order of 1887 for neat cattle entering, and no exceptions were allowed, except in the

single case of animals brought by and accompanying immigrants from contiguous territory in small numbers, the regulations having been so framed as to permit such entries. The conditions were that the animals brought must be found healthy, and that the veterinary inspector must be satisfied as to the healthiness of the locality whence they came, but all ranch cattle and all cattle brought in by dealers were subjected to 90 days' detention, and no exceptions were allowed, notwithstanding much pressure at several times to the contrary. The restriction was very largely deterrent of importation.

It is alleged without qualification in the letter of the Secretary of the Board of Agriculture, that one of the animals, and that on which the chief reliance appears to have been placed, was from the "Monkseaton" or the "Hurona." The "Monkseaton's" cargo was wholly collected from the province of Ontario. The "Hurona's" in part from Manitoba and other provinces.

These points have significance in view of the remarks contained in a published letter in "The Times," November 26th last, from Mr. Herbert Gardner, the Minister of Agriculture, to Mr. [now Sir] John Leng, M.P. for Dundee. Mr. Gardner in that letter stated that, taking into account the importation of animals both from Canada and the United States, there had been no less than 10 cases of pleuro-pneumonia imported from the commencement of October to the date of his letter at the end of November; and that these formed parts of seven cargoes. He, therefore, inferred, to quote the terms of his letter, that if "settlers' cattle have been admitted into Canadian territory from the North-Western States upon inspection only, and that the quarantine regulations were inefficiently carried out, it is not surprising that animals affected with pleuro-pneumonia should have reached this country from Canadian as well as United States ports."

These remarks rest entirely on unconfirmed and erroneous newspaper reports, and convey an inference which is at variance with the facts, as above recited, in relation to the Canadian cattle quarantines.

It is believed that the alleged laxity, which was the ground of newspaper report to which Mr. Gardner particularly alluded, had reference to the cattle brought in by Mormon settlers at a point near the frontier, at the extreme west of the plains at the foot of the Rocky Mountains. These colonists brought a large number of animals which were all duly quarantined on the established supervision of a veterinary officer of the Department. No disease was found among their cattle, nor has any been alleged to exist. This settlement is, moreover, more than 2,500 miles from the parts of the province whence the animal by the "Monkseaton" was taken, and about 1,000 miles from the province whence a portion of the animals by the "Hurona" were taken, there being no

possibility of contact between the animals of the settlement and those of either of the provinces named.

In respect of the limited number of settlers' cattle admitted into Manitoba and the territories, principally from Minnesota and the Dakotas, the facts are the same. The cattle of Manitoba and all the territories have been singularly free from disease, and particularly from any forms of lung disease. And there is no movement whatever of animals from the province or the territories eastward to the old provinces of the Dominion, the distance separating them being equal to that from one end of Europe to the other.

Professor McEachran, in his report annexed, points out that the cattle brought in by immigrant settlers (with the exception of special importations by rail, which are always under strict quarantine control) are driven very long distances, and that no animal affected with lung complaint could bear the hardship of such a drive. The natural conditions are, therefore, protective against the introduction of disease.

The Minister submits that the facts are of a nature, to use the words in the despatch of Lord Ripon as above quoted, "to warrant the Board of Agriculture in allowing the resumption of the trade at the commencement of the next season."

The Committee, concurring in the above, advise that your Excellency be moved to forward a copy of this minute to the Right Honourable the Secretary of State for the Colonies, accompanied with a request that the restrictive action of the Board of Agriculture in November last, in relation to Canadian cattle, may be re-considered.

All which is respectfully submitted for your Excellency's approval.

(Signed) JOHN J. MCGEE,
Clerk of the Privy Council.

REPORT OF INVESTIGATIONS to DETERMINE if PLEURO-PNEUMONIA exists in CANADA.

SIR, Montreal, November 28, 1892.

IN consequence of the action of the Veterinary Department of the Imperial Privy Council in ordering the slaughter of the cargoes of cattle on S.S. "Monkseaton" and S.S. "Hurona" on suspicion of pleuro-pneumonia, and in compliance with your instructions of 25th and 28th October, I have had a most searching and thorough investigation instituted. I have now received the reports from all the veterinary surgeons employed to make a farm-to-farm visit of inspection in all the districts whence the cattle forming the cargoes of these steamers came, *extending from Brandon in Manitoba to Stanstead in the Eastern Townships of Quebec.*

The following named resident veterinary surgeons, acting on instructions contained in my circular letter of October 29th, visited each farm in their respective districts from which cattle had been sold to local dealers, who subsequently sold them in the Toronto Cattle Market to Mr. Rogers, agent for Mr. John Crowe, who owned the cargoes of the two steamers in question, viz. :—

Professor Charles McEachran, D.V.S., Faculty Comparative Medicine, McGill University, visited and carefully inspected the following farms owned by the following named persons in the County of Stanstead, Province of Quebec :—

E. A. Baldwin.	James Darey.
E. W. Merritt.	A. Lincoln.
B F. Knight.	

J. H. TenEyke, V.S., of Hamilton, Ontario, visited the farms of :—

Samuel Whaley, Ancaster, Ontario.
 John Scoggie, Troy, Ontario.
 Daniel Burt, St. George, Ontario.
 James Stovel, St. George, Ontario.

H. H. Evelyn, V.S., of St. Thomas, Ontario, visited the farms of :—

Geo. Norman, Yarmouth, Ontario.
 Rich. Sanders, Yarmouth, Ontario.
 Thos. Parsons, Yarmouth, Ontario.
 Mathew Gilbert, Yarmouth, Ontario.
 Isaac Styles, Southwood, Ontario.
 Edward Moore, Southwood, Ontario.
 Duncan Ackenson, Southwood, Ontario.
 John Park, Southwood, Ontario.
 Brown Bros., Southwood, Ontario.
 John Carswill, Dunwich, Ontario.
 D. Graham, Dunwich, Ontario.
 Thos. Burwell, Dunwich, Ontario.
 M. McIntyre, Dunwich, Ontario.
 John Williams, Talbot Point, Ontario.
 Chester Henderson, Talbot Point, Ontario.
 Thomas Pierce, Iona, Ontario.
 Fulton Bros., Fingall, Ontario.

J. Perdue, V.S., of Orangeville, Ontario, visited the farms of :—

William Campbell, Co. Dufferin, Ontario.
 Jackson Potters, Albion Peel Co., Ontario.
 Mr. Mimick, Albion Peel Co., Ontario.
 Simpson Hamilton, Adjala, Simcoe Co., Ontario.
 Thos. Potter, Caledon, Peel Co., Ontario.
 Wm. Wolfe, Amaranth, Dufferin Co., Ontario.
 John Banks, Lamel, Dufferin Co., Ontario.
 Simon Tremble, Amaranth, Dufferin Co., Ontario.

Lemon Carton, Amaranth, Dufferin Co., Ontario.

Christopher Bradon, Amaranth, Dufferin Co., Ontario.

D. McArthur, V.S., of Ailsa Craig, Ontario, visited the farms of:—

Mrs. Lockwood, Melbourne, Ontario.

Mr. Kelly, Glencoe, Ontario.

Mr. McTaggart, Apin, Ontario.

James Armstrong, V.S., of Gorrie, Ontario, visited the farms of:—

William Saunders, Howick, Ontario.

J. J. McLaughlin, Howick, Ontario.

Thos. Hendry, Howick, Ontario.

R. Mitchell, V.S., of Owen Sound, Ontario, visited the farms of:—

Wm. Spratt, jr., Co. Gray, Ontario.

Wm. Scutts, Co. Gray, Ontario.

Jacob Lougheed, Co. Gray, Ontario.

John Lindsay, Co. Gray, Ontario.

Mr. McIntyre, Co. Gray, Ontario.

Wm. Ferguson, Co. Gray, Ontario.

Mr. Allan, Co. Dufferin, Ontario.

E. S. Rogers, V.S., of Meaford, Ontario, visited the farms of:—

Geo. Waddle, Sydenham, Ontario.

Robt. Meelands, Sydenham, Ontario.

Thos. Laycock, Sydenham, Ontario.

John Jack, Sydenham, Ontario.

John Moffatt, Sydenham, Ontario.

Thos. Newman, Sydenham, Ontario.

Geo. Woods, S. Centre Rd., Sydenham, Ontario.

Geo. Woods, N. Centre Rd., Sydenham, Ontario.

Michael Hogan, Sydenham, Ontario.

John Johnston, Sydenham, Ontario.

James Lemon, Sydenham, Ontario.

Edward Carr, Sydenham, Ontario.

Chas. Emary, T. St. Vincent, Ontario.

Robt. McConnell, T. St. Vincent, Ontario.

Albert Smith, T. St. Vincent, Ontario.

Mrs. Hawkins, T. St. Vincent, Ontario.

W. A. Robinson, T. St. Vincent, Ontario.

Dougald McMillan, T. St. Vincent, Ontario.

Samuel McKinnon, T. St. Vincent, Ontario.

Thos. Howe, T. St. Vincent, Ontario.

Thos. Douglas, T. St. Vincent, Ontario.

Hugh Clarke, Euphrasia, Ontario.

John Campbell, Sydenham, Ontario.

Nelson Lefler, Sydenham, Ontario.

Hector Sutherland, Sydenham, Ontario.

Charles McDonald, Sydenham, Ontario.

Mr. Arrel, V.S., of Dunville, Ontario, visited the farms of:—

Jonas Bradford, Co. Monck, Ontario.
 James Bradford, Co. Monck, Ontario.
 John Bradford, Co. Monck, Ontario.
 Milvaine Vancurran, Co. Monck, Ontario.
 Joseph Newman, Co. Monck, Ontario.
 Robert Ramsay, Co. Monck, Ontario.
 Robert Logan, Co. Monck, Ontario.
 A. Albright, Co. Monck, Ontario.
 Edward Evans, Co. Monck, Ontario.
 J. C. Phillips, Co. Monck, Ontario.
 Jonas Furry, Co. Monck, Ontario.

Professor M. C. Baker, D.V.S., Faculty of Comparative Medicine, McGill University, Montreal, visited the farms of:—

E. O'Mara, Smith's Fall, Ontario.
 R. A. Brown, Smith's Fall, Ontario.
 John Wood, Smith's Fall, Ontario.

W. P. McClure, V.S., of Woodstock, Ontario, visited the farms of:—

James Munro, Embro., Co. Oxford, Ontario.
 Councilman Munro, Embro., Co. Oxford, Ontario.
 John Kennedy, Embro., Co. Oxford, Ontario.

W. Cowan, V.S., of Galt, Ontario, visited the farms of:—

Wm. Hall, Washington, Ontario.
 J. Hallman, Washington, Ontario.
 John Masters, Washington, Ontario.
 A. Marshall, Washington, Ontario.
 M. Hallman, Roseville, Ontario.
 S. Synder, Roseville, Ontario.
 W. A. Armstrong, Strathroy, Ontario.
 C. N. Baker, Strathroy, Ontario.
 James Dalziel, Chesterfield, Ontario.
 Chas. DalGLISH, Chesterfield, Ontario.
 Wm. Murray, Chesterfield, Ontario.
 John Brown, Chesterfield, Ontario.
 Wm. Johnston, Galt, Ontario.
 A. Elliot, Galt, Ontario.
 T. C. Douglas, Galt, Ontario.

J. H. Wilson, V.S., of London, Ontario, visited the farms of:—

Wm. Charlton, Ilderton, Ontario.
 Massey & Hickley, Chatham, Ontario.
 Mr. Ross, Tilbury Centre, Ontario.
 Mr. Connors, London, Ontario.

D. H. McFadden, V.S., of Emerson, Manitoba, visited the farms of:—

Frank Hirsh, Clanwilliam, Manitoba.
 R. Hamilton, Newdale, Manitoba.
 Wm Gardner, Shoal Lake, Manitoba.

Menzies Bros., Shoal Lake, Manitoba.
 Mr. Harrower, Shoal Lake, Manitoba.
 F. Millar, Shoal Lake, Manitoba.
 A. S. Arnold, Shoal Lake, Manitoba.
 Jas. Thompson, Newdale, Manitoba.
 H. McNab, Cadruces, Manitoba.
 Wm. Smith, Cadruces, Manitoba.
 Edward McGill, Harrison, Manitoba.

All of these veterinary surgeons have sent in reports of the special inspections they were instructed to make, copies of which I herewith append. It is in each and all of these reports most positively asserted that no pleuro-pneumonia, contagious or non-contagious, exists in the districts inspected, nor has such a disease as contagious pleuro-pneumonia ever been known to them or the oldest or any resident of the districts.

A copy of the letter of instructions which was sent to these veterinary practitioners in each district from which it was learned the cattle forming the cargoes of the ships above named were obtained, is subjoined. Information was obtained from the books of Mr. Crowe, at Montreal, and his agent, Mr. Rogers, at Toronto, and from the books of each dealer who sold the animals to Mr. Rogers we obtained the names of the farmers in the several districts in which the cattle in question had been bought.

In connection with this part of the investigation, I beg to report that I found the utmost alacrity on the part of the shipper, Mr. Crowe, his agent, Mr. Rogers, and the several dealers who bought animals from the farmers, to furnish all the information in their power. Each and all, without hesitation, placed their books and their services at our disposal.

All were surprised to hear that even a suspicion of disease should exist, and all were equally determined to help us to verify the allegation. With this object in view, one of the largest and most representative meeting of cattle dealers and exporters ever held in Canada was convened at the Bull's Head Hotel, Toronto, immediately after my arrival in that city, when the following resolution was unanimously passed:—

“Resolved, that in our opinion no contagious pleuro-pneumonia exists in Canada, and that we present at this meeting do undertake to assist the Government officials in every way in our power to make the investigations now proceeding effective.

“G. F. FRANKLAND,
 “Chairman.”

The following is a copy of the circular letter of instructions sent to each inspector:—

“DEAR SIR,

“Toronto, October 29, 1892.

“OWING to a cow which was landed in Scotland from S.S. ‘Monkseaton’ being suspected of pleuro-pneumonia, it is necessary to trace the animal to the farm whence she

came. From information received, it would appear that some of the cattle forming cargo of said steamer came from your district and were sold in Toronto market between the 10th and 13th September by Mr. _____ to Mr. John

Rogers, agent for Mr. John Crowe, shipper, Montreal. I am authorised to employ you to trace said animals. Please, therefore, on receipt of this letter, proceed immediately to visit every farm from which any of these cattle came, make a careful inspection of the stock, and report on each farm separately to Professor Smith of Toronto.

"Wire him in advance the substance of your report.

"As the circumstances demand the utmost despatch please give this your immediate attention.

(Signed) D. MCEACHRAN,
"Chief Inspector."

The name of the local dealer and the station from which he shipped the animals bought was furnished to each inspector.

To Professor Andrew Smith, who is the veterinary inspector of the Department of Agriculture for the Province of Ontario, and who was associated with me in prosecuting the investigation, I sent the following letter:—

"DEAR SIR,

"Toronto, October 29, 1892.

"Please see that all the farms are visited from whence the cattle forming the cargoes of the 'Monkseaton' and 'Hurona' came as per list of names and places furnished to you.

"No time must be lost, and as soon as you can, forward by mail to me, at Montreal, all telegrams and reports, telegraphing me in advance the purport thereof, so that I may in our joint names report by wire to the Department at Ottawa, for transmission to London.

"I need hardly say that it is very important that this investigation should be most thorough, and the urgency of the case demands that it be carried on with the utmost despatch.

(Signed) D. MCEACHRAN,
"Chief Inspector."

Professor Andrew Smith,
&c., &c., &c.,
Toronto.

I have no hesitation in declaring that no contagious pleuropneumonia nor any other contagious bovine disease exists or has existed at any time on any of the farms from which the cattle in question came.

I further declare, that having been a resident of Canada for nearly 30 years, actively engaged in the practice and teaching of veterinary science, being constantly in direct and indirect communication with veterinarians throughout the entire Dominion, being extensively engaged in stock-raising, coming in contact with agriculturists constantly, from ocean to ocean,

in addition to the official and other reports which reach me as chief inspector and adviser of the Government in matters relating to health of animals, and seeing, it may be added, the correspondence in the veterinary advice columns of agricultural papers, I am in a position to say that, if contagious pleuro-pneumonia, or any other contagious disease in cattle, existed in any herd in Canada, from the Atlantic to the Pacific, I should from one or other of those various sources have had intimation of it.

I am in a position, therefore, to make the above declaration, that no such disease exists in Canada; and that during the 30 years of my residence in the country no such disease has existed except on one occasion it was brought from Scotland to the quarantine station at Quebec, in 1886, when and where it was promptly stamped out within the limits of the quarantine enclosures, not a trace of it being allowed to pass those limits, every hoof even suspected of possible contact being slaughtered and cremated.

The efficiency of the quarantine by which imported animals are allowed to enter Canada further warrants me in asserting that pleuro-pneumonia could not, and has not, entered Canada through them.

At St. John, N.B., Halifax, N.S., and Point Levis, Quebec, quarantine stations are established, which secure the most perfect isolation from native stock, and where imported animals are detained 90 days, under the close daily observation of the local veterinary inspectors.

At Point Edwards, near Sarnia, in Ontario, and Emerson, Manitoba, similar quarantines are maintained, and the regulations most rigidly carried out.

The North-west quarantines are three in number, in which cattle in herds are admitted to extensive isolated grounds, extending from 6 to 12 miles north of the boundary line, where they are detained 90 days, under supervision of a veterinary inspector, assisted by the North-west Mounted Police and Customs Officers. Many of the commissioned officers of the mounted police are veterinary surgeons.

And still further West, on the Pacific Coast, in British Columbia, there are two cattle quarantine stations, one at Victoria and one in the Kootenay district below Nelson, where the veterinary inspection and the care-taking are the same.

Owing to the great distance of the quarantines from all local settlement (from 12 to 25 miles), with the whole space of half a continent (from 1 to 2 thousand miles) from the seat of the disease of pleuro-pneumonia, in the Eastern parts of the continent, and it being a well-established fact that no contagious disease of cattle has ever been known to exist in the North-west United States bordering on the Canadian frontier, viz., Minnesota, the Dakotas, Montana or Washington, whence all the animals imported across the frontier to the Canadian North-west come, it will be seen

how improbable it is that pleuro-pneumonia could enter by these quarantines.

Besides, such cattle have to be driven from three or four hundred miles over the prairies across rivers and over foot hills, and it is a fact that no animal suffering from pleuro-pneumonia, in any form, could stand for any length of time the rough usage of the drive.

The same remarks apply to settlers' cattle, which are admitted only on production of a certificate of health and of freedom from disease of the locality from which they came, and a careful examination by a veterinary inspector at the port of entry.

To fully understand the isolation of the boundary line quarantine requires more than a study of the maps. Those only who have driven for days and days over what appears a boundless prairie, meeting only roaming Indians or mounted police patrols, can understand how and why such quarantines as those mentioned can be considered absolutely safe.

Furthermore, so thoroughly are the Canadian agriculturists informed of the danger of contagious disease in cattle, and of the ruin which this has produced in other countries where it has been temporised with, it is fair to infer that were such a disease by any means to enter Canada, there would be much excitement immediately. It could not be kept secret.

In conclusion I beg to repeat that *pleuro-pneumonia contagiosa* does not exist in any portion of the Dominion of Canada.

From the above statement of facts it is evident that an error in diagnosis (by which probably non-contagious broncho-pneumonia has been mistaken for the contagious disease) has been made in the cases of the Canadian cattle in question from the S.S. "Monkseaton" and "Hurona."

I am, &c.,

(Signed) D. McEACHRAN, F.R.C.V.S., D.V.S.,
Dean Faculty of Comparative Medicine and
Veterinary Science, McGill University, and
Chief Inspector of Stock for the Dominion
Government.

Hon. John Carling,
Minister of Agriculture, Ottawa.

REPORT of Professor ANDREW SMITH.

SIR,

Toronto, November 30, 1893.

I HAVE received reports from the districts of Hamilton, Galt, Dunnville, Woodstock, St. Thomas, Ailsa Craig, Meaford, Markdale, Wellington, Gorrie, and Orangeville. All of them are to the effect that no sickness prevails among the cattle on the

farms from which the cattle came that were sold in Toronto market, in September last, and were shipped from Montreal to Dundee per S.S. "Monkseaton" and other steamships.

From my position as principal of the Ontario Veterinary College and as an inspector, and having frequent communications with veterinarians all over the province, I most emphatically state that contagious pleuro does not, and has never existed among cattle in Canada.

It is impossible that such a fell disease as pleuro-pneumonia could exist among cattle in Canada without the fact being generally known.

I am pleased to notice that the suspected animals and their viscera have been examined by Professor Williams. I am well acquainted with him, and value his opinion highly. He is well able to give an opinion in such matters.

I have, &c.,
(Signed) AND. SMITH,
F.R.C.V.S.

John Lowe,
Deputy Minister of Agriculture,
Ottawa.

No. 16.

JOHN BRAMSTON, Esq., C.B., COLONIAL OFFICE, to the
SECRETARY, BOARD OF AGRICULTURE.

SIR,

Downing Street, February 27, 1893.

WITH reference to the letter from this Department of the 24th instant, respecting the importation of cattle from Canada into the United Kingdom, I am directed by the Marquess of Ripon to transmit to you, to be laid before the Board of Agriculture, a copy of a letter from the High Commissioner for Canada on the subject.

It appears from the correspondence enclosed by Sir C. Tupper that the Dominion Government has now extended the regulation requiring 90 days' quarantine to settlers' cattle coming into Manitoba and the North-west Territories, so that this 90 days' quarantine is now enforced along the whole length of the boundary line.

Lord Ripon ventures to hope that, as the Dominion Government have gone so far with the view of meeting the wishes of Her Majesty's Government, and as the reports enclosed in the letter from this Department under reference appear to prove conclusively that no pleuro-pneumonia exists in the Dominion, the

Board of Agriculture will now be able to allow Canadian cattle to be again imported on the same terms as formerly.

I am, &c.,
(Signed) JOHN BRAMSFON.

Secretary to the
Board of Agriculture.

Enclosure in No. 16

Victoria Chambers,
17, Victoria Street, London,
February 23, 1893.

MY DEAR MR. MEADE,

REFERRING to our conversation yesterday, I now enclose a copy of the Order in Council of the 30th January last relating to the investigation made into the alleged existence of pleuro-pneumonia in Canada, as well as copies of the letters and telegrams of Mr. Angers, the Minister of Agriculture, and that from Sir John Thompson.

A perusal of these papers will show that after a most exhaustive examination by capable experts and veterinary surgeons, it has been impossible to find a single case of pleuro-pneumonia in any part of Canada.

You are aware of the fact that a very important and valuable immigration is now taking place from the United States into Manitoba and the North-west Territories. Notwithstanding the obstruction that will be given to that immigration, and the fact that pleuro-pneumonia has not existed in any of the Western states adjoining Canada, the Government attach so much importance to meeting the views of the President of the Board of Agriculture as to the possibility of pleuro-pneumonia being conveyed in that way from the United States to Canada, that they have imposed the same rigid quarantine in Manitoba and the North-west that is in operation on the other portions of the Canadian frontier. The 90 days' quarantine is, therefore, now in force throughout the entire extent of the boundary between the two countries, and will be rigorously enforced.

I may say that not a single case of pleuro-pneumonia has ever occurred among cattle coming from the United States subjected to this quarantine regulation, which has been found to be completely efficient. The only case of pleuro-pneumonia that has ever existed in the Dominion was in an animal imported from this country to the quarantine station at Quebec. No sooner did the disease manifest itself than all the cattle at that time in the quarantine station, including over a hundred high-priced thorough-bred cattle imported by Messrs. Allan, were immediately slaughtered, and, to make assurance doubly sure, all the cattle within five miles of the quarantine station were also slaughtered.

I do not think you could require any stronger evidence of the

vital importance the Canadian Government attaches to the prevention of the possibility of pleuro-pneumonia being allowed to obtain access to the country.

The Government having thus met the only point to which Mr. Gardner, in his recent interview with the deputation from Scotland, seemed to attach weight as a possible means of pleuro-pneumonia being allowed to enter Canada from the United States, I hope the Marquess of Ripon will be able to induce the Board of Agriculture to remove the restrictions that have been imposed upon the import of Canadian cattle into this country. I need not tell you how important the trade is to Canada, nor advert to the fact that the time has now come when any further extension of the restriction will most seriously prejudice the trade for the coming season, as both purchasers here and shippers in Canada must make their arrangements.

I beg that you will thank the Marquess of Ripon on my behalf for the great interest he has evinced in the question, and request him to use his best endeavours to obtain a prompt and satisfactory conclusion of the matter which has so seriously threatened an interest regarded as very important alike in Canada and this country.

I shall be quite ready at any time to give the Marquess of Ripon or the President of the Board of Agriculture any further explanations or information they may require on the subject.

Believe me, &c.,

(Signed) CHARLES TUPPER.

The Hon. R. H. Meade, C.B.,
Colonial Office.

COPY of a CABLE from the MINISTER of AGRICULTURE
to SIR CHARLES TUPPER.

Ottawa, February 20, 1893.

Order passed rescinding regulation respecting entry settlers' cattle North-west absolutely, imposing quarantine 90 days.

ANGERS.

COPY of a CABLE from Sir JOHN THOMPSON to Sir CHARLES
TUPPER.

Ottawa, February 19, 1893.

Order Council passed repealing regulation which permitted settlers' cattle from States to be exempted from quarantine. The line of 90 days' quarantine is now complete from Atlantic to Pacific.

THOMPSON.

COPY of a CABLE from the MINISTER OF AGRICULTURE to
Sir CHARLES TUPPER.

Ottawa, February 17, 1893.

Your letter 4th instant received. Have you received Canadian case with McEachran's and Smith's reports? Is stopping entry North-west settlers' cattle insisted on in view facts stated in those papers? Please cable immediately. Interest very important relating Western immigrants.

ANGERS.

Department of Agriculture,
Ottawa, Canada,

MY DEAR SIR CHARLES,

February 6, 1893.

YOU will receive by mail with this a copy of a despatch approved by the Privy Council, transmitted by his Excellency to the Secretary of State for the Colonies, in relation to the scheduling of Canadian cattle. The subject is fully discussed therein, and I hope you will find that a very convincing case has been made out on our side, showing either that some mistake in the diagnosis has been made, or that if any Canadian cattle had pleuro-pneumonia it must have been communicated to them by contact with British cattle, as the disease only broke out seven days after landing, and after some of our cattle had been in contact with a Scotch cow sheltered with them. The despatch clearly shows that by a special examination of all the localities whence the Canadian cattle came, it has been fully established that the disease has never existed, and that not a single case ever occurred in Canada. Should any great objection be made to the point that immigrants' cattle in the far North-west have been allowed to come in under inspection only, we shall to devise some means to satisfy the Board of Agriculture on that point. You will bear in mind that we have two very conflicting interests to deal with; first, not to hinder the coming in of immigrants, and, second, not to lose a trade which is worth to the Dominion nearly fifteen million dollars a year. The Government in this matter relies very much upon your zeal and ability to remove the existing embargo.

I shall be very much obliged if you will keep me acquainted with the progress made towards attaining the end desired.

Believe me, &c.,

(Signed) A. R. ANGERS

No. 17.

The SECRETARY, BOARD of AGRICULTURE, to the UNDER
SECRETARY OF STATE, COLONIAL OFFICE.

4, Whitehall Place, S.W.,
March 13, 1893.

SIR,

I HAVE laid before the Board of Agriculture your letters of the 24th and 27th ultimo, and their enclosures, on the subject of the importation of cattle from Canada into the United Kingdom.

In reply, I am directed to state, for the information of the Marquess of Ripon, that the Board are glad to note that the detailed investigations which have been conducted by the Canadian Government in the localities from which the cargoes exported by the "Monkseaton" and "Hurons" came, have confirmed the statements previously made by the Dominion authorities as to the non-existence of pleuro-pneumonia in Canada, and also that the same rules as to quarantine have now been imposed in Manitoba and the North-west as are required on other portions of the Canadian frontier.

In regard to both these matters, the action taken by the Canadian authorities is entirely satisfactory to the Board, and in arriving at a conclusion as to the course which they should now take in the discharge of their statutory duty, the Board have been much influenced by the character of the investigations made and by their full confidence in the assurance given as to the administration of the quarantine regulations at the frontier.

At the same time, the Board feel that the frequent discoveries of pleuro-pneumonia amongst cattle arriving in this country from the United States during the past few months afford considerable ground for apprehension as to whether the disease may not have been introduced into the Dominion. The Canadian authorities appear to have acted hitherto on the assumption that the non-existence of pleuro-pneumonia in the North-west United States bordering on the Canadian frontier is a well-established fact. The Board have no direct evidence to the contrary, but the detection of no less than 50 cases of pleuro-pneumonia amongst United States cattle landed in this country since the 1st of October last, coupled with the specific declarations of the United States Minister of Agriculture as to the freedom of that country from disease, point to the existence of some unknown centre of contagion in the ranching districts, the remoteness and isolation of which are so well described in Dr. McEachran's report.

In view of the other factors in the matter, which the Colonial Office have pressed upon the attention of the Board, the non-detection, so far, of the disease in the animals landed last season subsequently to the arrival of the "Monkseaton" and "Hurons," the result of the inquiries instituted by the Canadian Government,

and the strengthening of the quarantine regulations, the Board are not disposed to press their apprehensions with regard to the introduction of the disease into Canada from the United States too far. On the other hand, the large expenditure which has been incurred by the Imperial Government in getting rid of the disorder, and the fact that no outbreak of disease originating amongst home-bred animals has been reported since the 1st of October last, have made it more than ever the duty of the Board to resort to every possible means of satisfying themselves of the existence of the "reasonable security" required by the statute before the free entry of foreign animals can be allowed.

After the most careful consideration of the whole of the facts of the case, and with every desire to find themselves in a position to comply with the wishes expressed by the Canadian Government, the Board feel they would not be justified in waiving the requirement of slaughter at the port of landing until they are in possession of the confirmatory evidence which would be afforded by a systematic examination, over a reasonably sufficient period of the lungs of the animals arriving from Canada for slaughter, and they propose to make suitable arrangements for such an examination from the time when the trade re-opens. The examination will not be prolonged beyond the time which may be found necessary for the purpose above stated.

From the inquiries which the Board have made with regard to the character of the cattle arriving from Canada in the early part of the season, the Board are satisfied that the adoption of this course will result in the minimum of loss and inconvenience to the various interests concerned, whilst on the other hand, if the result of the examination goes to support the view, as the Board trust it will, that the Dominion has escaped the danger, the existence of which is apprehended, the Board will be in a position to allow free entry to be resumed, in accordance with the statutory requirement to that effect, with the full and confident belief that reasonable security against the introduction of disease into this country exists.

The enclosures of your letter of the 24th ultimo are returned as requested.

I am, &c.,
(Signed) T. H. ELLIOTT,
Secretary.

No. 18.

Hon. R. H. MEADE, C.B., COLONIAL OFFICE, to the
SECRETARY, BOARD of AGRICULTURE.

SIR,

Downing Street, March 14, 1893.

I AM directed by the Secretary of State for the Colonies to transmit to you, for the information of the Board of Agri-

culture, with reference to previous correspondence, a copy of a letter from the High Commissioner of Canada, enclosing a copy of an Order in Council of the Government of the Dominion amending the Cattle Quarantine Regulations established by previous Orders in Council.

I am, &c.,
(Signed) R. H. MEADE.

The Secretary,
Board of Agriculture.

Enclosure in No. 18.

Victoria Chambers,
17, Victoria Street, London, S.W.,

SIR, March 9, 1893.

WITH reference to previous correspondence on the subject of the importation of cattle into Great Britain from Canada, I beg to transmit herewith, for the information of the Marquess of Ripon, a copy of an Order in Council of the Canadian Government, dated the 18th February 1893, amending the Cattle Quarantine Regulations established by Order in Council in 1884 and 1887, and by the Consolidated Orders in Council of Canada. His Lordship will understand that the effect of this Order is that since the date thereof no cattle whatever have been allowed to enter Canada anywhere along the whole length of the international boundary between the Dominion and the United States, excepting at the points prescribed for entry, and subject to a quarantine detention of 90 days.

I shall be obliged if his Lordship will be so good as to communicate a copy of this Order to the President of the Board of Agriculture.

I am, &c.,
(Signed) CHARLES TUPPER.

The Under Secretary of State,
Colonial Office.

At the Government House at Ottawa. Saturday, the 18th day
of February 1893.

PRESENT:

His Excellency the GOVERNOR-GENERAL in Council.

Privy Council, Ottawa, Canada.

His Excellency, under the provisions of "The Animals Contagious Diseases Act," chapter 69 of the Revised Statutes, and by and with the advice of the Queen's Privy Council for Canada, is

pleased to order that the Cattle Quarantine Regulations established by Order in Council in 1884 and 1887, and by the Consolidated Orders in Council of Canada, and applicable to that part of the Dominion west of the Province of Ontario along the line of the international frontier westerly to the Pacific Ocean, be amended by eliminating the discretionary power which enables the Minister of Agriculture to allow settlers' cattle to enter without quarantine detention on the conditions therein stated, and that after the date hereof no neat cattle be allowed to enter, except subject to quarantine detention of 90 days.

(Signed) JOHN J. MCGEE,
Clerk of the Privy Council.

No. 19.

JOHN BRAMSTON, Esq., C.B., COLONIAL OFFICE, to the
SECRETARY, BOARD OF AGRICULTURE.

SIR,

Downing Street, March 21, 1893.

WITH reference to your letter of the 13th instant, respecting the importation of cattle from Canada, I am directed by the Marquess of Ripon to acquaint you, for the information of the Board of Agriculture, that your letter of the 13th instant has been communicated officially to the Governor-General of the Dominion and the High Commissioner.

A telegram, copy of which is annexed, has now been received from the Governor-General, earnestly expressing the hope of the Dominion Government that the further period of probation may be as short as circumstances permit.

From the correspondence that has taken place, Lord Stanley and his Government will see that it is the hope of Her Majesty's Government that they will be in a position to remove the restriction as soon as they find themselves in a position to do so.

I am, &c.,

The Secretary to the (Signed) JOHN BRAMSTON.
Board of Agriculture

From LORD STANLEY OF PRESTON to the MARQUESS OF
RIPON.

(Telegraphic.)

March 18, 1893.

I AM requested by Dominion Privy Council to express regret that British Government has decided not to raise the schedule as against Canadian cattle, but they earnestly hope that period of probationary examination may be made as short as possible.

No. 20.

JOHN BRAMSTON, ESQ., C.B., COLONIAL OFFICE, to the
SECRETARY, BOARD OF AGRICULTURE.

SIR,

Downing Street, March 23, 1893.

WITH reference to your letter of the 13th instant, respecting the importation of cattle from Canada, I am directed by the Marquess of Ripon to transmit to you, to be laid before the Board of Agriculture, a copy of a letter from the High Commissioner for Canada, suggesting that certain precautions should be taken with regard to the slaughter of cattle from Canada.

Lord Ripon desires to recommend these suggestions to the favourable consideration of the Board.

I am, &c.,

The Secretary to the (Signed) JOHN BRAMSTON.
Board of Agriculture.

Enclosure in No. 20.

Victoria Chambers,
17, Victoria Street, London, S.W.,
March 17, 1893.

SIR,

WITH reference to Mr. Gardner's statement in the House of Commons last night, on the subject of the Canadian cattle trade, I beg to call the attention of the Secretary of State for the Colonies to a matter of considerable importance in connexion with the slaughter of cattle from Canada during the interval, I trust it will be a short one, which will elapse before the present restrictions can be removed.

It appears to me to be exceedingly desirable from every point of view that arrangements should be made for the Canadian animals to be slaughtered in places entirely distinct and separate as far as possible, from those in which cattle from the United States are killed.

You are aware that during the last few months many cases of pleuro-pneumonia have been found among the American cattle landed in the United Kingdom, and that fresh instances are being reported every week.

Under these circumstances, unless the suggestion I have made is carried out, it may be difficult to prevent the mixing up of animals from the Dominion and from the United States; and, besides, there is the danger that persons interested in the maintenance of the present restrictions might take advantage of the opportunity that the slaughter of the animals from the two countries in a common place would present, to create a difficulty which might be prejudicial to Canadian interests.

I hope it may also be found possible to arrange for the examination of the lungs of the Canadian animals by a separate officer of the Board of Agriculture.

I commend this important matter to the Marquess of Ripon, and trust that, in bringing it to the notice of the President of the Board of Agriculture, his Lordship will give it the benefit of his support.

I am, &c.,

(Signed) CHARLES TUPPER.

The Under Secretary of State,
Colonial Office.

No. 21.

JOHN BRAMSTON, ESQ., C.B., COLONIAL OFFICE, to the
SECRETARY, BOARD OF AGRICULTURE.

SIR,

Downing Street, March 28, 1893.

WITH reference to the letter from this Department of the 23rd instant, I am directed by the Marquess of Ripon to transmit to you, to be laid before the Board of Agriculture, a copy of a further letter from the High Commissioner for Canada, urging that, in view of the difficulty of keeping cattle imported from Canada for slaughter separate from cattle imported from the United States, the examination of the lungs of cattle cannot furnish a reliable test of the immunity of the Dominion from pleuro-pneumonia, and that Her Majesty's Government should, therefore, allow free importation from Canada to be resumed.

I am, &c.,

The Secretary to the (Signed) JOHN BRAMSTON.
Board of Agriculture.

Enclosure in No. 21.

Victoria Chambers, 17, Victoria Street,

March 24, 1893.

SIR,

I BEG to acknowledge Mr. Bramston's letter of the 21st instant, respecting the importation of cattle from Canada into the United Kingdom, and am much obliged to the Marquess of Ripon for the opportunity of perusing the correspondence which accompanied it.

Since writing my letter of the 17th instant with regard to the measures to be taken for the examination of animals from Canada during the interval which is to elapse before the restrictions are removed, I have been making inquiries into the matter.

It appears that there are almost insuperable difficulties in the way of arrangements being made by which Canadian animals can be kept separate from those from the United States at the foreign animals wharves as they are at present arranged; and I have been forced to the conclusion that unless some measures can be devised to obviate the difficulties I have mentioned, the examination is not likely to be satisfactory and conclusive, either to the Board of Agriculture or to Canada.

As I understand it, the animals from Canada are to be slaughtered for a certain period in order that the evidence already afforded to the Board that pleuro-pneumonia does not exist in Canada, may be strengthened in view of the circumstances that are mentioned in the letter of the 13th instant to your Department, so as to justify the Board in restoring to Canada the privilege of free importation which she long enjoyed. In order to attain this object, it is absolutely necessary that steps should be taken to ensure that the animals should be kept entirely distinct and separate from those of the United States, among the importations from which country, as the President of the Board of Agriculture remarks, so many cases of pleuro-pneumonia have recently been discovered. The temptations which, under existing circumstances, will be placed in the way of persons interested in the maintenance of the restrictions to create a position prejudicial to the interests of the Dominion cannot be overlooked, and the only way in which these dangers can be averted, and a satisfactory examination of the animals effected, is by their entire segregation as I have recommended.

I desire, therefore, to commend most earnestly the consideration of this important matter to the Secretary of State for the Colonies and to the Board of Agriculture. If it should not be found practicable to carry out the suggestion I have made, at the different ports at which importation takes place, I venture to hope that for this reason and the danger that must arise from the use of the same lairs and the same slaughter-sheds for cattle arriving from the two countries, Her Majesty's Government will re-consider the decision at which it has arrived, and allow free importation to take place with the opening of the season. I venture to think this course would be amply justified by the information which

has accumulated, and that which has also been submitted by the Government of the Dominion, both with regard to the health of the flocks and herds, and to the quarantine arrangements governing the importation of cattle from other countries.

I am, &c.,

(Signed) CHARLES TUPPER.

The Under Secretary of State,
Colonial Office.

No. 22.

THE SECRETARY, BOARD OF AGRICULTURE, to the
UNDER SECRETARY OF STATE, COLONIAL OFFICE.

Board of Agriculture,

4, Whitehall Place, S.W.,

8th April 1893.

SIR,

WITH reference to Mr. Bramston's letters of the 23rd and 28th ultimo enclosing communications from Sir Charles Tupper with regard to the proposed examination of the lungs of Canadian cattle imported for slaughter in the Foreign Animals Wharves in this country, I am directed by the Board of Agriculture to forward, for the information of Sir Charles Tupper, a draft of an Order which the Board propose to pass with a view to securing the identification of the animals in question, and I am to say that the Board would be happy to receive and to consider any observations which Sir Charles Tupper may desire to offer thereon.

I may add that, with a view to prevent any evasion of the requirements of the proposed Order, application will be made to the Lords Commissioners of Her Majesty's Treasury for authority to engage a sufficient number of commissionaires at the several Foreign Animals Wharves referred to in the Order. The men thus employed will act under the immediate direction of this Department.

I am, &c.,

(Signed) T. H. ELLIOTT,

The Under Secretary of State, Secretary.

&c., &c., &c.,

Colonial Office.

Enclosure in No. 22.

THE CANADIAN CATTLE (SLAUGHTER AND EXAMINATION)
ORDER OF 1893. (Draft.)

BY THE BOARD OF AGRICULTURE.

The Board of Agriculture, by virtue and in exercise of the powers in them vested under the Board of Agriculture Act, 1889,

and the Contagious Diseases (Animals) Acts, 1878 to 1892, and of every other power enabling them in this behalf, do order, and it is hereby ordered, as follows :

Order applicable to Canadian Cattle only.

1. The provisions of this Order, except where otherwise expressed, shall apply only to cattle brought from Her Majesty's Possessions in North America (in this Order called Canadian cattle) and landed at a Foreign Animals Wharf, and such provisions are in addition to, and not in substitution for, any other provisions applicable to cattle landed at a Foreign Animals Wharf.

Canadian Cattle to be Landed at certain specified Wharves.

2. Canadian cattle may be landed at the Foreign Animals Wharves specified in the Schedule to this Order and shall be landed at no other Foreign Animals Wharves.

Canadian Cattle to be Marked.

3. Canadian cattle shall, as soon as practicable after being placed in the reception-lair in the Foreign Animals Wharf, and before they are moved from such reception-lair, be marked by and at the expense of the owner or his agent or the consignee, by the clipping of the hair off the end of the tail and by the clipping of a broad arrow about five inches long, on the left hind quarter.

Canadian Cattle to be Slaughtered in Special Slaughter houses.

4.—(1.) Canadian cattle shall be slaughtered in slaughter-houses specially appropriated for the purpose by the owners of the Foreign Animals Wharves with the approval of an Inspector of the Board of Agriculture, and no animals other than Canadian cattle shall be moved into such slaughter-houses whilst so appropriated.

(2.) During the time that any such slaughter-houses are so appropriated a notice shall be kept affixed at or near to the entrances thereof, to the effect that such slaughter-houses are specially appropriated and are to be used for the slaughter of Canadian cattle only, and that no other animals are admitted.

Lungs of Canadian Cattle to be Examined.

5.—(1.) No carcasses or portions of carcasses of Canadian cattle shall be removed from the slaughter-houses so appropriated as aforesaid except with the permission of an Inspector of the Board of Agriculture, and in no case shall the lungs of Canadian cattle be removed from such slaughter-houses until they have been examined by an Inspector of the Board.

(2.) It shall not be lawful for any person to remove or cause to be removed into any slaughter-house appropriated under this

Order, the carcasses or portions of carcasses of any animals other than the carcasses or portions of carcasses of Canadian cattle slaughtered under the provisions of this Order.

Offences.

6. If the owner of any Canadian cattle or his agent or the consignee of the cattle or any other person moves any head of cattle or removes any carcase or portion of a carcase in contravention of this Order such owner, agent, consignee, or person, shall be deemed guilty of an offence against the Contagious Diseases (Animals) Act, 1878.

Interpretation.

7. In this Order terms have the same meaning as in the Animals Order of 1886.

Short Title.

8. This Order may be cited as THE CANADIAN CATTLE (SLAUGHTER AND EXAMINATION) ORDER OF 1893.

Commencement.

9. This Order shall commence and take effect from and immediately after the day of , one thousand eight hundred and ninety-three.

In witness whereof the Board of Agriculture have hereunto set their official seal this day of , one thousand eight hundred and ninety-three.

SCHEDULE.

Foreign Animals Wharves.

Port.	Description of Foreign Animals Wharf.
Bristol - -	The Foreign Animals Wharf at Avonmouth Dock as defined by Order No. 4016 dated the sixth day of June, one thousand eight hundred and ninety.
Glasgow - -	The Foreign Animals Wharf at Shieldhall as defined by Order No. dated the day of , one thousand eight hundred and ninety-three.
Liverpool - -	The Foreign Animals Wharf at the Woodside Landing-stage, Birkenhead, as defined by Order No. 3998 dated the second day of May, one thousand eight hundred and ninety.
Ditto - -	The Foreign Animals Wharf at the Wallasey Landing-stage, Birkenhead, as defined by Order No. 5006 dated the twenty-third day of August, one thousand eight hundred and ninety-two.
London - -	The Foreign Animals Wharf known as the Foreign Cattle Market at Deptford as defined by Order No. 2910 dated the twelfth day of October, one thousand eight hundred and eighty-three.

No. 23.

HON. R. H. MEADE, C.B., COLONIAL OFFICE, to the
SECRETARY, BOARD OF AGRICULTURE.

SIR, Downing Street, April 7, 1893.

WITH reference to the letter from this Department of the 20th ultimo, I am directed by the Marquess of Ripon to transmit to you, to be laid before the Board of Agriculture, a copy of a despatch and its enclosures from the Governor-General of Canada, urging that the free entry of cattle from the Dominion should be allowed without the further inquiry proposed by the Board.

I am, &c.,

The Secretary to the Board of Agriculture. (Signed) R. H. MEADE,

Enclosure in No. 23.

Canada, Government House, Ottawa,
MY LORD, March 17, 1893.

WITH reference to your Lordship's Despatch, No. 17 of the 25th January last, on the subject of the importation into England of live cattle from Canada, I have the honour to enclose herewith copy of an approved Minute of the Privy Council for Canada dealing with the question.

Your Lordship will observe that the permission granted to settlers to bring in their cattle without quarantine detention along the international boundary line west of the Province of Ontario has been withdrawn. It is further pointed out that the admitted healthiness of the 13,557 cattle from Canada landed in Great Britain is sufficient justification for the immediate reinstatement of Canada in its former position without the necessity of the further examination contemplated by the Board of Agriculture, which it is represented would be destructive of the trade for the coming season.

I take pleasure in giving expression to the desire of Ministers that your Lordship should be made aware of the Government's appreciation of your kind offices in this matter on behalf of Canada.

I have, &c.,

(Signed) STANLEY OF PRESTON.

The Most Hon. the
Marquess of Ripon, K.G.

CERTIFIED COPY of a REPORT of a COMMITTEE of the
HONOURABLE the PRIVY COUNCIL, approved by his
EXCELLENCY the GOVERNOR-GENERAL IN COUNCIL on
the 14th March, 1893.

The Committee of the Privy Council have had under consideration a despatch, hereto attached, dated 25th January 1893, from the Marquess of Ripon, covering copies of correspondence on the subject of the importation into Great Britain of cattle from Canada.

The Minister of Agriculture, to whom the question was referred, states that he has noticed with pleasure the considerate expression of opinion by Lord Ripon respecting the circumstances under which the Board of Agriculture found themselves compelled, by the provisions of the existing law, to remove Canada from Schedule 5 of the Contagious Diseases (Animals) Acts, 1878 to 1892, thus causing all cattle from the Dominion to be slaughtered at the port of entry, and he desires that your Excellency be so good as to convey to his Lordship an official recognition of such consideration.

The Minister observes that the reasons stated in the reply of the Board of Agriculture under date January 16th last, to the representations of Lord Ripon were in part anticipated by the approved report of a Committee of Council under date of January 30th last, which was officially forwarded, and in part by the Order in Council of February 18th last (copy subjoined), removing the discretionary power with respect to the quarantine detention of cattle entering the Dominion at points west of the eastern frontier of Manitoba, such Order thus establishing an absolute quarantine of 90 days in respect of all neat cattle allowed to enter the Dominion.

The Minister considers it is advisable to state for the information of your Excellency that he did not make the recommendation embodied in the Order of the 18th ultimo referred to because he had any reason to modify either the opinion expressed or the statements contained in the report of Council mentioned.

The Minister further observes that it is his duty to remark that he does not find in the letter of the Secretary of the Board of Agriculture forming part of this correspondence any point not fully covered by the report of Council mentioned, and the Order of the 18th February ultimo.

The Minister further observes that it is stated in the closing paragraph of the letter of the Secretary of the Board of Agriculture, that the Board propose, as soon as importation recommences, to make arrangements for the systematic examination of the lungs of Canadian cattle landed for slaughter, in the same way as in the course taken in respect to cattle from the United States, with a view, "if the result of such examination, extending over a sufficient period, should prove, as the Board trust it may, that the

"cases reported in October last were exceptional," to replace the Dominion in its former position when the period for resuming the trade in the spring arrives.

The Minister desires to point out, in relation to this proposal, that the fact of admitted healthiness in the case of 13,557 cattle from Canada landed in Great Britain after the arrival of the cargoes of the "Monkseaton" and the "Hurons," apart from any question of doubt relating to the three animals from those vessels diagnosed by the Imperial veterinary officers to be affected with pleuro-pneumonia, is a fact sufficient to establish the position suggested by the Board as being necessary to replace Canada in its former status, and that representations were made under date the 11th March instant, by an important delegation of representatives of shipowners and cattle shippers, to the effect that the policy of waiting, as above indicated, would be destructive of the trade for the coming season.

The Minister further desires to point out that the circumstances of analogy between the conditions of Canada, where pleuro-pneumonia has never been known, and those of the United States, where it has been admitted to exist, are very widely different, and he therefore ventures to express the hope that the Board of Agriculture, on a consideration of facts and circumstances which were not in its possession at the date of the letter of its Secretary in reply to the representations of Lord Ripon, may now be induced to take such action as will "replace the Dominion in its former position," the period for preparation for resuming the trade for the coming season having arrived.

The Committee, concurring in the above report, advise that your Excellency be moved to forward a certified copy of this Minute to the Right Honourable the Secretary of State for the Colonies.

All of which is respectfully submitted for your Excellency's approval.

(Signed) JOHN J. MCGEE,
Clerk of the Privy Council.

COPY of ORDER of 18th February is printed above in Enclosure in No. 18.

MY LORD, Downing Street, January 25, 1893.

WITH reference to previous correspondence on the subject of the importation of cattle into Great Britain from Canada, I have the honour to transmit to you, for the information of your Government, copies of correspondence between this Department and the Board of Agriculture.

The Governor-General,
&c., &c., &c.

I have, &c.,
(Signed) RYDON

Copies of the correspondence are printed above, as Nos. 10, 11, 12, and 13, respectively.

No. 24.

The SECRETARY, BOARD OF AGRICULTURE, to the
UNDER SECRETARY OF STATE, COLONIAL OFFICE.

Board of Agriculture,
4, Whitehall Place, S.W.,
April 12, 1893.

SIR,

I HAVE submitted to the Board of Agriculture your letter of the 7th instant transmitting a copy of a despatch and its enclosures from the Governor-General of Canada urging that the free entry of cattle from the Dominion should be allowed without the further inquiry proposed by the Board.

In reply, I am directed to state, for the information of the Marquess of Ripon, that the Board regret that they do not feel themselves justified in giving effect to the wishes expressed in the despatch and its enclosures, viz., that the proposed examination of the lungs of cattle arriving in this country from Canada for slaughter at the port of arrival should be dispensed with, and that the privilege of free entry should be forthwith restored. In the view of the Board it is essential that they should be in possession of the information which will be afforded by such examination before they could allow cattle to be landed in this country from Canada without being subject to slaughter, consistently with the due discharge of their statutory duty.

I am, &c.,
The Under Secretary of State, (Signed) T. H. ELLIOTT,
&c., &c., &c., Secretary.
Colonial Office.

No. 25.

JOHN BRAMSTON, Esq., C.B., COLONIAL OFFICE, to the
SECRETARY, BOARD OF AGRICULTURE.

SIR,

Downing Street, April 21, 1893.

WITH reference to your letter of the 12th instant, I am directed by the Marquess of Ripon to transmit to you, for the information of the Board of Agriculture, a copy of a letter from the High Commissioner for Canada, expressing his thanks for the

action of the Board in the matter of the Canadian Cattle (Slaughter and Examination) Order, 1893.

I am, &c.,
The Secretary to the (Signed) JOHN BRAMSTON.
Board of Agriculture.

Enclosure in No. 25.

SIR, Victoria Chambers, 17, Victoria Street,
April 17, 1893.

I BEG to acknowledge Mr. Bramston's letter of the 12th instant, relative to the proposed examination of the lungs of Canadian cattle imported for slaughter into this country, and transmitting a copy of a letter from the Board of Agriculture with a draft of an Order which the Board propose to pass with the view of securing the identification of the animals in question.

In the first place, I desire to express my gratification at the friendly consideration which the Board of Agriculture has been good enough to extend to my previous communications on the subject. Although the matter is surrounded with difficulties, it appears to me on inquiry that the proposed arrangements are probably the best that could be devised, in view of all the circumstances, to secure the identification of any Canadian cattle that may be imported, and to guard against the dangers to which I felt it my duty to call attention.

I understand that the President of the Board of Agriculture is willing, in the event of any case of suspected disease amongst cattle imported from Canada, to place every facility in the way of the Canadian Government for investigating the circumstances, and identifying the animal the lungs of which may be alleged to be infected. And further to convey an immediate intimation to me of any such circumstance in order that the Government may be represented by a veterinary officer at the formal examination to be made by the veterinary officers of the Board of Agriculture.

I am, &c.,
The Under Secretary of State, (Signed) CHARLES TUPPER.
Colonial Office.

No. 26.

HON. R. H. MEADE, C.B., COLONIAL OFFICE, to the
SECRETARY, BOARD OF AGRICULTURE.

SIR, Downing Street, May 23, 1893.
I AM directed by the Secretary of State for the Colonies to transmit to you, to be laid before the Board of Agriculture,

with reference to the letter from this Department of the 21st March and previous correspondence, the paper noted in the subjoined schedule, on the subject of restrictions upon the importation into the United Kingdom of Canadian cattle.

I am, &c.,
 The Secretary, (Signed) R. H. MEADE.
 Board of Agriculture.

Date.	Description.
Confidential, 4th May 1893	- Copy of despatch from Governor-General of Canada to Secretary of State, with Report of Committee of Privy Council.

Enclosure in No. 26.

(Confidential.)

Canada, Government House,
 Ottawa, May 4, 1893.
 MY LORD,
 WITH reference to your Lordship's confidential despatch of the 21st March last, on the subject of restrictions upon the importation into the United Kingdom of Canadian cattle, I have the honour to enclose copy of an approved Minute of the Privy Council, from which your Lordship will observe that Ministers desire to express their recognition of the consideration for the interests of the Dominion evinced both by your Lordship and by the Board of Agriculture.

I have, &c.,
 The Most Hon. (Signed) STANLEY OF PRESTON.
 The Marquess of Ripon, K.G.,
 &c., &c., &c.,

CERTIFIED COPY of a REPORT of a COMMITTEE of the Honourable the PRIVY COUNCIL, approved by His Excellency the GOVERNOR-GENERAL in COUNCIL on the 1st May, 1893.

The Committee of the Privy Council have had under consideration a despatch, hereto attached, dated 21st March 1893, from the Marquess of Ripon, covering a copy of further correspondence relating to the action of the Board of Agriculture on the subject of restrictions on the importation into the United Kingdom of Canadian cattle.

The Minister of Agriculture, to whom the matter was referred, states that he has carefully considered the conclusions of the

Board as stated in this correspondence, establishing the decision that it is necessary to wait for a sufficient period during which a systematic examination of the lungs of animals arriving from Canada will be made, in order to afford the reasonable assurance required by law, before free importation can be again allowed, and is of opinion that, in acknowledging this correspondence, an expression of recognition should be conveyed for the consideration evinced both by the Marquess of Ripon and the Board of Agriculture for the interests of the Dominion.

The Committee advise that your Excellency be moved to forward a certified copy of this Minute to the Most Honourable the Principal Secretary of State for the Colonies.

All of which is respectfully submitted for your Excellency's approval.

(Signed) JOHN J. MCGEE,
Clerk of the Privy Council.

No. 27.

EDWARD FAIRFIELD, Esq., C.M.G., COLONIAL
OFFICE, to the SECRETARY, BOARD OF AGRICULTURE.

SIR, Downing Street, July 3, 1893.

WITH reference to previous correspondence, I am directed by the Marquess of Ripon to transmit to you, for the information of the Board of Agriculture, a copy of a letter and its enclosures from the High Commissioner for Canada respecting the cattle shipped from Montreal by the "Lake Winnipeg."

I am, &c.,

(Signed) EDWARD FAIRFIELD.

The Secretary to the
Board of Agriculture.

Enclosure in No. 27.

Victoria Chambers,
17, Victoria Street, London,
June 30, 1893.

DEAR MR. MEADE,

I ENCLOSE a letter I have received from the Deputy Minister of Agriculture, with enclosures, regarding the cattle matter, which you will no doubt be interested to see, and which it might be as well to pass on to the Board of Agriculture.

The papers can be returned to me when done with.

Yours very truly,
(Signed) CHARLES TUPPER.

The Hon. R. H. Meade, C.B.

Department of Agriculture,
Canada, Ottawa
June 13, 1893.

SIR,

ADDITIONAL to the telegraphic messages sent to you this day in relation to the cattle forwarded from Pilot Mound and other points in Manitoba, by the Canadian Pacific Railway at the beginning of May, and shipped at Montreal by the "Lake Winnipeg" on the 21st ultimo, I send to you herewith, at the request of the Minister of Agriculture a copy of a report from Mr. D. H. McFadden, V.S., the veterinary inspector of this Department at Emerson, of his investigation in reference to these cattle made at your request.

I am also to send you, at the request of the Minister, a copy of a letter from Professor D. McEachran (who is present at Fort MacLeod) received this day, in answer to a copy of your cable message, which was sent to him on the 2nd instant, conveying the first intimation of the trouble which had arisen with respect to the "Lake Winnipeg's" cattle. This letter of Mr. McEachran answers in substance your further message received last night as to how many of the 250 cattle shipped went by the "Lake Winnipeg." It appears that all of the 250 shipped from the points in Manitoba above referred to went forward by that steamer with the exception of those oxen rejected by him on account of old age. He does not state the precise number of those he rejected, and he is at present out on the prairies, and there is difficulty in communicating with him.

The instruction to which Professor McEachran refers has been repeated to Mr. Baker, at Montreal, although it is not clear how far the Department can go in refusing to allow transit for any animal except for cause of sickness. So far, however, the sentiment of the trade and its strong interest in the matter has sustained the action taken.

I have, &c.,
(Signed) J. LOWE,
Deputy Minister of Agriculture.

The Hon. Sir Charles Tupper, Bart., G.C.M.G., G.C.B.,
High Commissioner for Canada,
London, England.

DEAR MR. LOWE,

McLeod, June 8, 1893.

I HAVE just received yours of June 2nd, with copy of cablegram enclosed.

I had previously learned by the press of the suspected case. If I mistake not I inspected these cattle myself at G.T.R. yards. I rejected several old weak oxen in the lot I refer to, and am satisfied that nothing was allowed to go that could for any discoverable reason be rejected. The age of the animal we

cannot reasonably interfere with as a cause for rejection. The inspectors have orders to take no chance whatever, and to reject anything which seems not likely to carry well. I expect a row some of these days on the part of the shippers, for any animal rejected entails considerable loss, and they may reasonably demand sufficient reasons for rejecting an animal.

I think it would be well for you to write Dr. Baker, instructing him to carry out my orders thoroughly with reference to old and doubtful carrying cattle.

Yours, &c.,
(Signed) D. McEACHRAN.

Animals' Quarantine Station,
Department of Agriculture,
Emerson, Man., June 8, 1893.

DEAR SIR,

On receipt of your telegram of the 2nd instant I at once proceeded to Pilot Mound, where I interviewed Messrs. Gordon and Ironsides, the shippers of cattle by S.S. "Lake Winnipeg" from Montreal on the 21st May ultimo.

Included in this shipment were no less than 30 head of oxen bought from 15 different farmers living in all directions within a radius of 25 miles from Pilot Mound. I made exhaustive inquiries, and carefully examined as many of the cattle as I came across all through this section of country, with the result that I failed to trace disease of any kind.

Some of these cattle were brought from Ontario eleven or twelve years ago, but most of them are the first fruits of the cattle-raising industry in this section, inaugurated when horses were very dear and the farmer made oxen out of his steers, and now after working them for a number of years they fed them for the fat cattle market.

For cattle-raising this country is the finest in the world, and that it is absolutely free from contagious disease is not to be wondered at when the fact is the farmers hereabouts realise as much out of their cattle as they do out of their wheat; they are keenly alive to their interests in this direction, and, therefore, cattle disease has never yet got a footing. As to this particular shipment, I now enclose affidavits from Messrs. Gordon, Ironsides, and Baird, and can, if necessary, procure affidavits from each of the farmers who sold cattle to Messrs. Gordon and Ironsides. To give you an idea of what this section is producing in the way of cattle I may mention the following, which I saw weighed on this trip:—

1 steer aged 2 years 9 months	-	-	1,560 lbs.
1 steer aged 3 years 9 months	-	-	2,072 lbs.
1 cow aged 8 years	-	-	1,750 lbs.
1 heifer aged 2 years 8 months	-	-	1,340 lbs.

In conclusion, I must give it as my opinion and certain conviction that contagious disease does not exist here, and did not exist in the shipment referred to, and that reports or rumours to the contrary are libels on our cattle and our province.

I am, &c.,

(Signed)

D. H. McFADDEN, V.S.,
Inspector.

J. Lowe, Esq.,
Deputy Minister of Agriculture,
Ottawa.

I, James T. Gordon (of the firm of Gordon and Ironsides, cattle shippers), of Pilot Mound, in the county of Rock Lake, in the province of Manitoba, hereby solemnly declare that I have been a resident of Pilot Mound for the last seven years, and engaged in the cattle trade, and that during that time have not discovered any disease existing amongst the cattle which I have bought in this locality or anywhere else in the province, and fully believe that no healthier class of cattle can be obtained anywhere. That in connection with R. Ironsides, Esq., of Manitou, we shipped from Pilot Mound and Manitou, on the 4th day of May, A.D. 1893, 250 head of cattle of the finest and healthiest quality of cattle which we ever shipped out of this province, that I accompanied said shipment of cattle to the city of Winnipeg, and when they left there for Montreal they were in first-class condition.

(Signed) J. B. GORDON.

Declared before me at Pilot Mound this 5th day of June,
A.D. 1893.

(Signed) N. McDougall,
A Commissioner in B.R.

I, James B. Baird (of the firm of Baird Brothers), of the village of Pilot Mound, in the county of Rock Lake, in the province of Manitoba, hereby solemnly declare that I have been a resident of Pilot Mound for the last seven years, and during the last three years have been purchasing butchers' cattle, and during that time have not known of any disease existing amongst the cattle of this county, and fully believe no healthier class of cattle can be obtained in this western country.

(Signed) JAMES B. BAIRD.

Declared before me at Pilot Mound, in the county of Rock Lake, this day of June, A.D. 1893.

(Signed) N. McDougall,
A Commissioner in B.R., &c

I, Robert Ironsides (of the firm of Gordon and Ironsides, cattle shippers), of the village of Manitou, in the county of Dufferin, in the province of Manitoba, hereby solemnly declare that I have been a resident of Manitou for upwards of seven years, and have been engaged in the cattle trade, and during that time have not known of any disease to exist amongst the cattle which I have bought, and fully believe that no healthier class of cattle can possibly be obtained, and that in connection with J. T. Gordon, of Pilot Mound, we did on the 4th day of May, A.D., 1893, ship from Pilot Mound and Manitou, 250 head of cattle of first quality and healthy condition, in fact the best we ever shipped out of the province.

(Signed) R. IRONSIDES.

Sworn before me at Manitou, in the county of Dufferin, this 6th day of June, A.D. 1893.

(Signed) JAS. STIRTON,
A Commissioner in B.R., &c.

No. 28.

The SECRETARY, BOARD OF AGRICULTURE, to the UNDER
SECRETARY OF STATE, COLONIAL OFFICE.

Board of Agriculture, 4, Whitehall Place, S.W.,

SIR, 6th July, 1893.

I AM directed by the Board of Agriculture to transmit, for the information of the Marquess of Ripon, copy of an Order passed this day which revokes from and after the 8th instant the Canadian Cattle (Slaughter and Examination) Order of 1893, No. 5092, and the Canadian Cattle (Slaughter and Examination) Order of 1893 Amendment, No. 5103.

I am, &c.,

(Signed) T. H. ELLIOTT,

The Under Secretary of State, Secretary.
&c., &c., &c.,
Colonial Office.

Enclosure in No. 28.

By the BOARD of AGRICULTURE.

THE Board of Agriculture, by virtue and in exercise of the powers in them vested under the Board of Agriculture Act, 1889, and the Contagious Diseases (Animals) Acts, 1878 to 1892, and of every other power enabling them in this behalf, do order, and it is hereby ordered, as follows:

1. The Orders described in the Schedule to this Order are hereby from and after the commencement of this Order revoked:

Provided that such revocation shall not invalidate or make unlawful anything done under the Orders hereby revoked or either of them before the commencement of this Order, or affect any licence or authority granted, or any right, title, obligation, or liability accrued thereunder before the commencement of this Order, or interfere with the institution or prosecution of any proceedings in respect of any offence committed against, or any penalty incurred under, the Orders hereby revoked or either of them before the commencement of this Order.

2. This Order shall commence and take effect from and immediately after the eighth day of July, one thousand eight hundred and ninety-three.

In witness whereof the Board of Agriculture have hereunto set their Official Seal this sixth day of July, one thousand eight hundred and ninety-three.

L.S.

T. H. ELLIOTT,
Secretary.

SCHEDULE.

Orders Revoked.

No.	Date.	Short Title.
5092	1893. 17 April	- The Canadian Cattle (Slaughter and Examination) Order of 1893.
5103	2 June -	- The Canadian Cattle (Slaughter and Examination) Order of 1893 Amendment.

No. 29.

HON. R. H. MEADE, C.B., COLONIAL OFFICE, to the
SECRETARY, BOARD OF AGRICULTURE.

SIR,

Downing Street, July 11, 1893.

I AM directed by the Secretary of State for the Colonies to transmit to you, to be laid before the Board of Agriculture, with reference to your letter of the 11th November last, a copy of a despatch, with its enclosures, which has been received from the Governor-General of Canada, respecting the measures taken by the Board in regard to the postponement of the date from and after which cattle imported into the United Kingdom from

Canada were to be subject to slaughter at the port of landing.

I am, &c.,
(Signed) R. H. MEADE.

The Secretary,
Board of Agriculture.

Enclosure in No. 29.

Canada, Government House, Ottawa,
June 15, 1893.

MY LORD,

WITH reference to your Lordship's despatch, No. 315, of the 18th November last, conveying the decision of the Board of Agriculture as to the postponement of the date from and after which cattle imported into the United Kingdom from Canada were to be subject to slaughter at the port of landing, I have the honour to forward copy of an approved minute of the Privy Council, expressing the satisfaction of Ministers with the measures proposed by the Board, which were duly communicated to the parties interested, and in practice were found amply sufficient.

I have, &c.,
(Signed) DERBY.

The Most Hon.
The Marquess of Ripon, K.G.,
&c., &c., &c.

CERTIFIED COPY of a REPORT of a COMMITTEE of the HONOURABLE the PRIVY COUNCIL, approved by his EXCELLENCY the GOVERNOR-GENERAL in COUNCIL on the 10th June, 1893.

THE Committee of the Privy Council have had under consideration a despatch hereto attached, dated 18th November, 1892, from the Marquess of Ripon, covering copies of correspondence relating to the desired postponement of the date from and after which cattle imported into the United Kingdom from Canada shall be subject to slaughter at the port of landing.

The Minister of Agriculture to whom the despatch was referred states that the representations made to the High Commissioner had for object to prevent the slaughter of animals arriving after the date fixed for placing Canada on the schedule in cases in which the detention had arisen from stress of weather or accident to machinery, and that the compromise obtained and telegraphed by Sir Charles Tupper to the effect that without making an actual postponement of date, each case would be considerably dealt with on its merits was found to be practically sufficient.

The Minister further states that the facts thus obtained were communicated departmentally to the parties interested, and the practice under the decision conveyed by Sir Charles Tupper was found satisfactory to cattle-shippers.

The Committee advise that your Excellency be moved to forward a certified copy of this Minute to the Most Honourable the Principal Secretary of State for the Colonies..

All of which is respectfully submitted for your Excellency's approval.

(Signed) JOHN J. MCGEE,
Clerk of the Privy Council.

No. 30.

JOHN BRAMSTON, ESQ., C.B., COLONIAL OFFICE; to the
SECRETARY, BOARD OF AGRICULTURE.

SIR,

Downing Street, July 11, 1893.

I AM directed by the Marquess of Ripon to acknowledge the receipt of your letter, No. 23,229 of the 6th instant, enclosing a copy of an order of the Board of Agriculture repealing the Canadian Cattle (Slaughter and Examination) Order of 1893.

Copies of this Order have been communicated to the Dominion Government, but, as it appears to put an end to the special provision made for the landing and examination of Canadian cattle, with the view of ascertaining whether contagious pleuro-pneumonia exists in that part of Her Majesty's Dominions, Lord Ripon would be glad to be informed whether this means that the Board have decided to schedule Canadian cattle for an indefinite period, or whether they propose to continue taking steps to inform themselves as to the existence or otherwise of the disease in question in the Dominion of Canada.

His Lordship presumes that the step has been taken by the Board in consequence of the appearance of the lungs of one of the animals imported on the S.S. "Lake Winnipeg," and he desires me to state that the Canadian authorities have strongly pressed on his attention the fact that, though the animal was in the closest possible contact with the other cattle included in the shipment during a railway journey of some 2,000 miles, and the subsequent voyage across the Atlantic, no trace of the disease was found in the lungs of the animals so associated with the one in question.

It has been maintained that this is a strong proof that the diseased appearance of the lungs was not due to contagious pleuro-pneumonia, and his Lordship would be glad to be furnished with any explanation of this circumstance, which could be furnished to the Canadian Government, who are anxiously watching the question..

His Lordship would be glad to receive at the same time any suggestions from the Board as to any steps which they think might be taken by the Dominion Government to remove the suspicion which has arisen as to the existence of infectious disease amongst the cattle in Canada.

I am, &c.,

The Secretary to the (Signed) JOHN BRAMSTON.
Board of Agriculture.

No. 31.

The SECRETARY, BOARD OF AGRICULTURE, to the UNDER
SECRETARY OF STATE, COLONIAL OFFICE.

Board of Agriculture,
4, Whitehall Place, S.W.,

July 20, 1893.

SIR,

I AM directed by the Board of Agriculture to advert to the correspondence which has taken place between the Colonial Office and themselves as to the conditions attaching to the importation of Canadian cattle into this country, and to say that the Board now desire to place the Secretary of State in possession of the results which have attended the special examination of the lungs of the Canadian cattle imported into this country during the present season, instituted in pursuance of the undertaking given in my letters of the 16th January and 13th March last.

The arrangements proposed to be made for the examination were made known to the Secretary of State in my letter of the 8th April last, and Sir Charles Tupper having stated at an interview which took place between the President of the Board and himself, a few days afterwards, that he had no observations to make with respect to those arrangements, they were embodied in an Order passed by the Board on the 17th April last, a copy of which I herewith enclose.

The Lords Commissioners of Her Majesty's Treasury were good enough to sanction the employment of the staff required to carry out and enforce the requirements of the Order, the provisions of which have been strictly observed, the veterinary inspectors at the ports specified therein being instructed to forward to London sections of any Canadian lungs which presented appearances suggesting the existence or possible existence of pleuro-pneumonia, retaining the rest of the lungs pending further instructions.

The first cargo to which the special requirements of the order of the 17th April last were applicable arrived at Liverpool on the 9th May, and in all 67 cargoes, comprising 30,561 head of cattle, were subjected to examination under the stringent conditions which the Board considered it essential, at any rate in the first instance, to prescribe.

On the 29th May, portions of the diseased lungs of an animal which had been landed at Deptford *ex* S.S. "Brazilian" from Montreal were forwarded to the Department by the Board's veterinary inspector, and it was found on examination that a small portion presented appearances identical with those of pleuro-pneumonia, although the chief lesions were due to broncho-pneumonia and tubercle.

On the 31st May, two sets of lungs were received from the veterinary officers of the Board at Liverpool which had been taken from cattle landed from S.S. "Lake Winnipeg," also from Montreal. In one instance the diseased portion of the lung was very limited in extent, and there were well-defined indications of broncho-pneumonia in addition to those which are characteristic of pleuro-pneumonia. In the second specimen two lobes of the right lung, one behind the heart, were consolidated, and there were distinct marks of pleurisy, and on section the typical signs of pleuro-pneumonia were apparent.

On the same day, a set of lungs was sent from Deptford, taken from an animal which had arrived in the "Storm King" from Montreal. On examination, tubercular deposits, combined with pleurisy and pneumonia, were found to be present, but the lesions were not those of contagious pleuro-pneumonia.

On the 3rd June, a set of lungs was forwarded from Liverpool taken from an animal which had been landed *ex* S.S. "Lake Superior" from Montreal. There was no evidence of pleuro-pneumonia in the lung, but it appeared that interstitial pneumonia, associated with tuberculosis, had existed.

On the 13th June, the lungs of an animal landed at Newcastle *ex* S.S. "European" were forwarded for examination. In this case, there was no evidence of pleuro-pneumonia, but interstitial pneumonia, combined with pneumonia, was present.

On the 22nd and 23rd June, portions of the lungs of three animals *ex* S.S. "Avalona," landed at Newcastle, were forwarded by one of the inspectors at that port. In these specimens, tubercular deposit was present, together with a thickening of the interlobular tissue, but the evidence was not sufficient to justify the conclusion that pleuro-pneumonia existed.

In view of the appearances presented in the case of the three animals landed from the "Brazilian" and "Lake Winnipeg," a special intimation was conveyed to Sir Charles Tupper, in accordance with an arrangement made between that gentleman and the Board, and Sir Charles, with Mr. William Hunting, F.R.C.V.S., attended at an examination of the lungs which was made by the veterinary officers of the Department on the 31st May with the results above indicated. Four specimens of the lungs of the three animals were supplied to Mr. Hunting, and subsequently specimens of the lungs of the second "Lake Winnipeg" animal, together with a portion of the lungs of a diseased animal slaughtered in connection with a recent outbreak

of pleuro-pneumonia at Hendon, were given him for transmission to Canada for examination there.

Professor McFadyean, the Dean of the Royal Veterinary College, Professor Axe, Professor McQueen, and Mr. S. G. Rayment, the veterinary inspector to the Corporation of the City of London, were also present at the examination.

In view of the extremely important bearing of the "Brazilian" and the two "Lake Winnipeg" cases upon the question of the restoration of the privilege of free entry in the case of Canadian cattle, instructions were given for the preparation of sections of the lungs of the second "Lake Winnipeg" animal for examination under the microscope, in order that it might be seen whether by that means any further information could be obtained which would be of assistance in the diagnosis of the disease.

The results of the microscopic examination confirmed the opinions expressed by the veterinary officers of the Board after inspection with the naked eye, and the results of the full investigation which had been made were summarised by Professor Brown in a report, a copy of which is enclosed herewith.

In view of the opinion expressed in that report, taken in conjunction with the facts as to the importation of diseased animals in the autumn of last year, of which the Board have already placed the Secretary of State in possession, the Board arrived at the conclusion, although with extreme regret, that, for the time being, it was impossible for them to be satisfied that reasonable security existed against the importation of diseased animals from Canada, and that there was, therefore, no immediate prospect of their finding themselves in a position to restore the privilege of free entry. This being the case, the Board felt that no useful purpose would be served by the continuance in force of the stringent and exceptional restrictions imposed by the Order of the 17th April last. Many representations had been made to the Board as to the hardship and loss to the trade which those restrictions involved, and it had from the outset been stated that they would not be continued for a period beyond that which was requisite to obtain confirmatory evidence as to the safety of compliance with the application of the Canadian Government. The Board decided, therefore, to rescind the Order of the 17th April last as from the 8th instant, but the ordinary machinery for the inspection of cattle arriving at the foreign animals wharves will be kept in full force, and it will continue to be the duty of the veterinary inspectors at the ports to report to this Department any cases, or suspected cases, of pleuro-pneumonia which they may discover amongst Canadian cattle.

The Board propose to reply separately to Mr. Bramston's letter of the 11th instant, and in the meantime they desire me to repeat the expression of their regret that they are unable, under existing circumstances, to take action in the direction so strongly desired

by those interested in the Canadian cattle trade, both in the Dominion and in this country.

I am, &c.,
(Signed) T. H. ELLIOTT,
Secretary.

The Under Secretary of State,
&c., &c., &c.,
Colonial Office.

Enclosure 1 in No. 31.

THE Order is a copy, with a few verbal alterations, of the Draft Order which is printed above as Enclosure in No. 22.

Enclosure 2 in No. 31.

REPORT by Professor BROWN, C.B., Director of the Veterinary Branch of the Board of Agriculture, on the EXAMINATION of PORTIONS of the LUNGS from an OX landed at LIVERPOOL from MONTREAL on May 21st, and forwarded by the INSPECTOR of the PORT of LIVERPOOL on May 29th, immediately after the ANIMAL was slaughtered.

It has been ascertained that the ox from which the lungs were taken was one of 250 cattle, sent from Manitoba on May 4th, shipped from Montreal on May 10th, and landed at Birkenhead on May 21st.

In regard to the breed of the animal, the inspector at Liverpool remarks that it belonged to "the same class of animals that " had recently been brought from the United States affected with " pleuro-pneumonia, that is, aged oxen that had been worked."

On examining the lungs it was at once recognised that the diseased portions presented the ordinary characters of contagious pleuro-pneumonia, *i.e.*, enlargement, consolidation, limited to a definite area, and thickening of the pleural membrane with a fibrous deposit on the surface. The state of the pleura is a common, though not essential, feature of pleuro-pneumonia.

On making a section of the diseased portions of the lung, the cut surface exhibited the usual morbid appearances, the lobules over the whole extent of the diseased part were congested and were separated by light yellow bands.

A quantity of viscid fluid of a straw colour exuded from the cut surface.

It has been suggested that the appearances of the cut surface of the lung of this Canadian ox differed in some respects from those seen in pleuro-pneumonia in this country. For example, it has been pointed out that the lobules in the diseased part, instead of varying in colour from light pink to dark red, or

nearly black, were of a uniform vermilion tint, and that the interlobular bands were rather more dense than is generally observed in pleuro-pneumonia, and did not exhibit many small cavities (lymph spaces) filled with fluid.

It is undeniable that these peculiarities did exist, and it is important to notice that they have from the first been recognised as special characteristics of pleuro-pneumonia in animals which have been landed in this country from the United States regularly since 1878.

No satisfactory explanation of the deviations referred to has been offered, but the history of pleuro-pneumonia on the North American Continent proves, beyond doubt, that it is as contagious and fatal as the pleuro-pneumonia of Europe.

For the purpose of the microscopic investigation sections were prepared of—(1) the lung of the Canadian ox *ex* "Lake Winnipeg"; (2) the lungs of cattle affected with pleuro-pneumonia landed from the United States; and (3) lungs of home-bred cattle which had been affected with pleuro-pneumonia.

Examination of the sections showed that the morbid conditions deviated to a very slight extent in the different specimens.

Some of the air-cells contained more or less fibrous deposit intermixed with cells which varied in size and number in different parts of the lung. These cells were in some instances separated from the lung tissue of the various specimens and examined by the aid of the highest powers of the microscope, and were found to be absolutely identical in form and structure.

The interlobular bands were, in all cases, composed of extremely fine fibrous tissues, forming a delicate network in which were enclosed cells similar to those found in the air cavities of the lungs.

The blood-vessels were in certain parts of the sections plugged, and the bronchial tubes showed disquamation of the epithelium, and a considerable deposit of cells had occurred in many cases around the exterior of the tubes.

After a prolonged and careful inquiry, I am forced to the conclusion, in which my colleagues concur, that the Canadian ox, *ex* "Lake Winnipeg," was the subject of contagious pleuro-pneumonia, identical in morbid anatomy with pleuro-pneumonia among cattle in the United States, and differing only in unimportant characters from the European type of the disease.

(Signed) G. T. BROWN,
3rd July, 1893.

The Secretary,
&c., &c., &c.

No. 32.

The SECRETARY, BOARD OF AGRICULTURE, to the
UNDER SECRETARY OF STATE, COLONIAL
OFFICE.

Board of Agriculture,
4, Whitehall Place, S.W.,

SIR,

July 21, 1893.

I AM directed by the Board of Agriculture to refer to Mr. Bramston's letter of the 11th instant, and to say that the Board have already placed the Secretary of State in possession of the results which have attended the special examination of the lungs of Canadian cattle landed in this country for slaughter at the Foreign Animal Wharves since the opening of the trade for the present season. The Board have also detailed the circumstances under which they have found it necessary to revert to the ordinary system of examination in force in regard to all animals landed in this country from abroad.

It now remains for the Board to acquaint the Secretary of State with their views; (a)—with regard to the argument urged by the Canadian authorities against the contagious character of the disease with which the animal landed *ex* S.S. "Lake Winnipeg" was affected, and (b)—with regard to the steps which might be taken by the Canadian Government to remove the suspicion which has arisen as to the existence of infectious disease amongst the cattle in Canada.

With regard to (a), the Board would observe that the argument, that though the animal was in the closest possible contact with the other cattle included in the shipment during a railway journey of some two thousand miles and the subsequent voyage across the Atlantic no trace of the disease was found in the lungs of the animals so associated with the one in question, would have been a cogent one had the disease been foot-and-mouth disease or cattle plague. As applied to pleuro-pneumonia, however, it has no significance. That disease is contagious but only to a limited extent, and its history from the time of its introduction into this country proves that only a certain and sometimes a very small proportion of cattle exposed to the infection become attacked. During the operation of the Pleuro-pneumonia Act from September 1890 to June 1893, out of 20,370 cattle which had been exposed to infection for different periods, in a large proportion of cases for many months as proved by the progress of the disease in the lungs, only 1,473 of the number, or 7·2 per cent., were found to be affected with the disease.

With regard to the animals in the "Lake Winnipeg" cargo, from the date of leaving Manitoba on May 4th to the date of slaughter in Liverpool on May 27th, only 23 days elapsed. The disease in the most advanced case was centred chiefly in one small lobe of the lung lying behind the heart, and the quantity of

infective matter eliminated from this centre would be insignificant in comparison with that which would be given off from the lungs when the whole or greater part of the principal lobe of one or both lungs is affected.

Under the circumstances which existed, it was highly improbable that the disease would spread among the "Lake Winnipeg" cargo to any appreciable extent, but it is noteworthy that a companion ox of the same class, *i.e.*, old worked oxen, had well-marked indications of pleuro-pneumonia in a very small area in one lung quite as advanced as might be expected if the infection had been taken from the more developed case soon after leaving Manitoba.

With reference to the concluding paragraph of Mr. Bramston's letter, the Board desire me to observe that the matters to which they are bound by statute to have regard in determining whether reasonable security exists against the importation of diseased animals into this country from Canada are :—

- (a.) The laws relating to the importation and exportation of animals into and from Canada.
- (b.) The laws relating to the prevention of the introduction or spreading of disease therein.
- (c.) The general sanitary condition of animals in Canada.

With regard to (a) and (b), the Board are already in possession of general information as to the legal position, but it would be convenient if the Canadian Government would formally transmit to the Board copies of the statutes now in force in the Dominion bearing on the matters in question; and inasmuch as the Board have also to consider whether the administration of the law is such as to give full effect to the provisions of such statutes, the Board would also be glad to receive detailed information as to the machinery by which the requirements of the statutes are carried into effect. On this point I am to say that it would be most desirable that the Dominion Government should be able to state that the existing arrangements secure the submission of diseased lungs to veterinary officers well acquainted with the characteristics of pleuro-pneumonia in all cases in which any doubt exists.

In this same connection, the Board would also suggest that it might be worth while for the Dominion Government to consider whether an additional measure of security would not be obtained by the total prohibition of the importation of live cattle into the Dominion except for breeding, exhibition, or other exceptional purposes, and also whether any further means can be devised for the prevention of any breach of the law and regulations along the extensive frontier which requires to be watched.

With regard to the collection of further evidence as to the sanitary condition of animals in the Dominion, the Board venture to think that much might be done by the Canadian Government. The disease is well known to be most difficult of detection in the living animal owing to its lengthened period of incubation, and the slaughter of suspected animals and the subsequent examination of the lungs by experts acquainted with

the special characteristics of the disease afford by far the most reliable test of its existence in a particular locality. In the circumstances which exist, the Board cannot but think that the Canadian Government would have obtained valuable evidence if arrangements had been made for the slaughter and examination of the lungs of all the animals rejected by the officers of the Dominion Government during the present season as unfit for shipment, and if, as has been stated, some of those animals came from the same district as other animals shipped by the "Lake Winnipeg," the results would have been very material to the question at issue.

On the same grounds, the Board would suggest that the herds to which the diseased animals are reported to have been traced should have been slaughtered out in the same manner as would undoubtedly have been the case if the diseased animals had been home-bred and had been traced back to herds in this country. If this had been done, and the disease with which the diseased animals landed here were affected had not been found, another valuable piece of evidence would have been available.

The Board presume that it is now too late to resort to these measures, but they would earnestly recommend the Canadian Government at once to proceed on these lines in regard to any further animals rejected for shipment to this country and any other suspected animals which may be landed here during the remainder of the season.

The Board would also suggest that the districts, to which the diseased animals, and any suspicious cases hereafter detected, may be traced, should be placed under regulations applicable to comparatively extensive areas, requiring a report to be made to a veterinary officer of cattle dying within the district and providing in all cases of doubt for an examination of the lungs. A retaining fee might be given to veterinary surgeons in such districts in order to secure the notification by them of suspicious cases in which slaughter and examination might be ordered by the proper officer. The latter course has been taken in this country, and it has been of great assistance to them in the discovery of centres of the disease.

If after the adoption of such measures as these, actively carried out by competent officers for a reasonable period, no cases of pleuro-pneumonia are found, the position of the Canadian Government would, the Board venture to think, be much stronger than it now is, and, in the absence of any further unfavourable evidence, the corroborative testimony thus afforded would go far to support the view that the disease was accidentally introduced, and that it has happily not obtained a footing in the Dominion. It is necessary, however, for the Board to say that they would expect to be informed whether or not the result of any such active and scientific search for the disease elicits information as to the existence of cases analogous to those recently discovered, apart from any question as to whether, in the opinion of the

Canadian veterinary officers, those cases have been veritable contagious pleuro-pneumonia or not. The Board are given to understand, on the highest authority, that cases in which the morbid appearances are identical with those present in the lungs of the "Brazilian" and "Lake Winnipeg" cattle have in fact come before the Canadian authorities at intervals in the last few years, and if that be the case, and if confirmation is forthcoming of the existence in Canada of a specific type of pleuro-pneumonia identical in morbid anatomy with pleuro-pneumonia among cattle in the United States, and differing only in unimportant characters from the European type of the disease, it is obvious that the discussion of the matter must proceed on altogether different lines than would be the case if no such disease can be traced.

The Board have expressed their views thus frankly and fully, because they approach the whole subject with a real desire to find themselves in a position to sanction the resumption of unrestricted trade between the Dominion and the mother country at the earliest possible moment, and they earnestly hope that the Canadian Government will on their part recognise the obligations attaching to the Board under the statute, and govern their action accordingly. In the opinion of the Board, the interests of both countries will be best consulted by the interchange of the fullest possible information on both sides, and if this be done, and the Canadian Government will at once institute the special measures proposed for tracing the disease, if it exists, and will also communicate to the Board any information in their possession as to its past history, the Board will not hesitate on their own part to do everything in their power to facilitate the restoration of the privilege of free entry.

I am, &c.,
(Signed) T. H. ELLIOTT,
Secretary.

The Under Secretary of State,
&c., &c., &c.,
Colonial Office.

No. 33.

EDWARD FAIRFIELD, Esq., C.M.G., COLONIAL OFFICE, to
the SECRETARY, BOARD OF AGRICULTURE.

Colonial Office, Downing Street,
SIR, July 29, 1893.

I AM directed by the Marquess of Ripon to acknowledge the receipt of your letters of the 20th and 21st instant, respecting the importation of Canadian cattle into this country.

In reply, I am to transmit to you, for the information of the Board of Agriculture, a copy of a despatch which has been addressed to the Officer Administering the Government of Canada

on the subject, and also a copy of a letter from the High Commissioner enclosing a copy of a report by Mr. Hunting of the results of his examination of the suspected lungs.

I am, &c.,

(Signed) EDWARD FAIRFIELD.

The Secretary to
The Board of Agriculture.

Enclosure 1 in No. 33.

Colonial Office, Downing Street,

July 29, 1893.

SIR,

WITH reference to my despatch No. 177 of the 12th instant, respecting the importation of Canadian cattle, I have the honour to transmit to you, for the information of your Ministers, copies of correspondence* with the Board of Agriculture on the subject.

I understand that three of the four unofficial experts who were present at the examination of the lungs of the animal landed from the "Lake Winnipeg" concurred in the opinion of the experts of the Board of Agriculture as to the diagnosis of the disease.

I have no doubt your Ministers will give their most careful consideration to the suggestions in the letter from the Board of the 21st instant as to the course which should be pursued with the view of removing the grave doubts which have arisen as to the freedom of Canadian cattle from this disease.

I have, &c.,

The Officer Administering the
Government of Canada.

(Signed) RUPON.

Enclosure 2 in No. 33.

Victoria Chambers, 17, Victoria Street,

London, S.W., July 18, 1893.

SIR,

IN response to your request, I beg to transmit officially a copy of the report made to me by Mr. Hunting, in reference to the examination of the lungs of certain Canadian animals at which he was present by invitation of the Board of Agriculture.

Dr. Woodhead's report has not yet reached me, but it will be observed that Mr. Hunting is strongly of the opinion that the animals were not infected with contagious pleuro-pneumonia, but that the condition of the lungs resulted from causes acting only upon individual animals.

Mr. Hunting's opinion confirms the view I have consistently taken in connection with the few suspicious cases that have arisen since 1890.

* Printed as Nos. 30, 31, and 32.

It will be remembered that during the last-named year two or three cases of suspicion were under the examination of the Board of Agriculture, and I understand the opinion of the veterinary advisers of the Board at the time was that the lungs showed indications of pleuro-pneumonia. Canada, however, was not scheduled on that occasion, and the views I then ventured to express, that the disease could not be pleuro-pneumonia, are borne out by the fact that between September 1890 and September 1892, no less than about 250,000 animals arrived in Great Britain from Canada without any suspicious cases being discovered.

Since the cases which occurred in September last among animals *ex* the steamers "Monkseaton" and "Hurona," nearly 50,000 animals have been imported into this country from the Dominion, the only cases of suspicion being those mentioned in Mr. Hunting's report.

It is impossible in my judgment—and the fact seems to be generally admitted—that pleuro-pneumonia can exist in any country without showing itself in a very prominent way, and I may say at this point that pleuro-pneumonia has never shown itself in Canada, and that the veterinary officers of the Government, as well as the large number of members of the profession in private practice who have been communicated with, have never been able to discover a single case in the Dominion.

In September last the animals *ex* the "Monkseaton" and "Hurona" were all traced to the farms from which they came, and although the farms and the remaining cattle were examined by competent veterinary surgeons, no cases of suspicion could be found.

The same remark applies to the animals *ex* the "Lake Winnipeg," which came from Manitoba. The district has been thoroughly examined under the direction of the Government, but nothing indicating the existence of contagious disease has been discovered.

It must be borne in mind that the animals *ex* the "Lake Winnipeg" were conveyed by railway from Manitoba to Montreal under conditions most favourable to the development of contagious disease if any of the cattle were so affected, and the same statement may be made in regard to the transport across the Atlantic; and yet only one case of suspicion was found in the vessel in question. It should be remarked also that even this particular animal showed no symptoms of pleuro-pneumonia before being slaughtered, and that nothing amiss, as I am advised, was found until the lungs were examined after slaughter.

Another circumstance which deserves mention is the fact that no old encysted lungs have ever been discovered among the animals imported from Canada.

I venture to think that the facts I have mentioned indicate beyond doubt that the disease from which the few animals from Canada have been found to be suffering at the time of their slaughter was not contagious pleuro-pneumonia, and I therefore

felt justified in suggesting to the President of the Board of Agriculture that some further steps should be taken to investigate the matter with the assistance of eminent experts before a decision was arrived at which would be inimical to an important branch of Canadian trade. I may also say that I offered to defray the expenses, if this course were adopted, as well as the expense of the visit of experts to Canada to inquire into the state of the herds of the Dominion, for report to the Board of Agriculture.

I will only say in conclusion that Canada is in a very much worse position at the present time than if pleuro-pneumonia had been found in the country. In the latter event steps would be taken to stamp it out, but at present, as no case of disease can be found, the Government is unable to do anything more to demonstrate to the Board of Agriculture that pleuro-pneumonia does not exist in any part of the Dominion.

I am, &c.,

(Signed) CHARLES TUPPER.

The Under Secretary of State,
Colonial Office.

To the HIGH COMMISSIONER for the DOMINION of CANADA.

SIR,

157, Fulham Road, June 10, 1893.

With the assent of the veterinary officers of the Board of Agriculture, I have examined the lungs of four Canadian bullocks. These lungs were sent to London by the Board's portal inspectors, and may be distinguished as A, B, C, and D.

(A.) Lungs sent from Deptford, May, *ex ship*.

(B.) Do. Liverpool.

(C.) Do. do.

(D.) Do. do. June.

I assume that all the lungs were sent by the portal inspectors because they presented some indications of disease resembling pleuro-pneumonia.

In the lungs marked (C) I detected no disease, in the others I recognised lesions, which, though differing in degree, were similar in kind. There was a "marbled" area of lung—in one case (lung B) affecting the greater part of one of the small lobes, and in two cases (A and D) affecting the border of a lung. The "veins" or septa formed by the distension of the interlobular connective tissue enclosed lung-lobules which were altered in colour and texture. These alterations I can more easily describe if I first quote from Professor McFadyean some sentences descriptive of the lesions found in the lungs of cattle suffering from contagious pleuro-pneumonia. He says:—

"It is very important to observe that a certain form of 'marbling' is in no way peculiar to the contagious pleuro-

pneumonia or even to the bovine species. A marbling due to more increased prominence of the interlobular connective tissue of the lung is admittedly met with in sporadic pneumonia of the ox, and in some cases even in the horse and pig. But an essential feature in the marbling of contagious pleuro-pneumonia is the variety of colour presented by the groundwork or pulmonary parenchyma, and I agree with those who hold that we know of no other disease in which this form of marbling is produced."
 "The sections of pulmonary lobules appear as coloured islands surrounded by pale septa, and if the consolidation is of any considerable extent these islands are not uniform in colour. The shades of colour commonly present are buff or yellow, light red or salmon-coloured, deeper red and deep dark red."
 "In some portions of the consolidated area the septa may be described as composed of a meshwork of delicate connective tissue filaments saturated with a straw-coloured liquid, which exudes from them as soon as they are cut across. Some of the septa are beset not with fluid lymph but with coagulated fibrine, and thus acquire in consequence a greater firmness."
 "Pleurisy is an exceedingly common but not absolutely constant accompaniment of the lung consolidation."

The appearances presented by the Canadian lungs differed from the appearance caused by contagious pleuro-pneumonia in many respects, but chiefly as follows:—

- 1st. There was a marked uniformity in the colour of the affected lung tissue; there was an absence of that "variety of colour" so characteristic of "pleuro"; there was but a slight degree of consolidation affecting lobules in the centre of areas distinctly "marbled."
- 2nd. The septa were firm and hard, not soft and filled with fluid as in the early stages of pleuro-pneumonia.
- 3rd. There was no thickening of the pleura or deposit on its external surface, although in each case the lesions of the lung had extensive contact with the under surface of the pleura.

These differences I consider sufficient to establish a distinction between contagious pleuro-pneumonia and the disease occasionally found in the lungs of Canadian cattle after a voyage across the Atlantic.

The exact nature of the disease I am unable to determine by a mere naked-eye examination of the lung lesions. Dr. Sims Woodhead has portions of the lungs (B and D) upon which he will report after microscopical examination.

The history, so far as it is known, of the disease found in the lungs of Canadian cattle, is inconsistent with the theory that it is pleuro-pneumonia. Over 5,000 animals have been imported and slaughtered. Their lungs have all been critically examined by veterinary experts, and yet only one case has been found which the Board of Agriculture consider "suspicious."

Not one animal has during life shown any signs of disease indicating pleuro-pneumonia.

Not a single lung has been found to contain any old-standing lesions such as are commonly found in this country in infected herds.

The history of appearances are such as to convince me that the disease is not contagious pleuro-pneumonia, but a condition arising from causes acting only upon individual animals.

Your obedient servant,

(Signed) WILLIAM HUNTING, F.R.C.V.S.

No. 34.

EDWARD FAIRFIELD, Esq., C.M.G., Colonial Office, to
the SECRETARY, BOARD OF AGRICULTURE.

Colonial Office, Downing Street,

August 3, 1893.

SIR

WITH reference to the letter from this Department of the 29th ultimo respecting the importation of Canadian cattle into this country, I am directed by the Marquess of Ripon to transmit to you a copy of a further letter and its enclosures from the High Commissioner for Canada on the subject.

His Lordship desires me to state that he thinks that this letter should be included in the papers which are about to be laid before Parliament.

I am, &c.,

(Signed) EDWARD FAIRFIELD.

The Secretary to
The Board of Agriculture.

Enclosure in No. 34.

Victoria Chambers, 17, Victoria Street,

London, S.W., August 1, 1893.

SIR,

I BEG to acknowledge Mr. Fairfield's letter of the 29th ultimo, transmitting, by direction of the Secretary of State, copies of two letters from the Board of Agriculture, respecting the importation of Canadian cattle.

Immediately on receipt of the communication in question, I asked Mr. Hunting, F.R.C.V.S., to favour me with any observations he might have to make upon the letter from the Board of Agriculture dated July 20th, and upon Professor Brown's report dated 3rd idem. I have just received a report from Mr. Hunting upon the subject, and enclose a copy of it herewith for the information of the Secretary of State.

It will be noticed that Mr. Hunting makes some observations which are at variance with the statements contained in the letter and report to which I have referred, and I trust it may be found possible to publish his communication with the other papers that are about to be placed before Parliament. I desire particularly to draw attention to the concluding paragraph, which reads as follows :--

“Considering as a whole the microscopic and the naked-eye appearances, the history of the disease, the absence of old standing lesions, the uniform stage of the disease, and the small number of cases detected by such a thorough examination before and after death, I am convinced that catarrhal pneumonia and not contagious lung-disease is the cause of the conditions apparent in the lungs of the Canadian cattle which have been under investigation.”

I now have received from Dr. Sims Woodhead the report of his microscopical examination of the lungs submitted to him. A copy is enclosed herewith, together with a letter from Mr. Hunting in explanation of the views at which Dr. Woodhead arrived. I quite concur in the conclusion at which Mr. Hunting has arrived that the microscopical examination distinctly confirms the opinion expressed in his report of June 10th, namely, that the disease from which the Canadian animals were suffering was not of a contagious character, but a condition arising from causes acting upon individual animals.

It is stated, in reference to the specimens of lungs supplied to Mr. Hunting, that “subsequently specimens of the lungs of the “second ‘Lake Winnipeg’ animals, together with a portion of the “lungs of a diseased animal slaughtered in connection with a “recent outbreak of pleuro-pneumonia at Hendon, were given “him for transmission to Canada for examination there.” I desire to remark in relation to this statement that two pieces of lung were handed to Mr. Hunting in a bottle, but that the veterinary officers of the Board were not apparently disposed to specify which belonged to the Canadian and which to the Hendon animal.

In these circumstances, I did not feel justified in transmitting the specimens to Ottawa, as I could not understand for what reason the information I desired was withheld.

In Mr. Fairfield’s letter my attention is drawn to Lord Ripon’s observation that three out of the four experts, mentioned in the letter from the Board of Agriculture of the 20th ultimo, as having been present at the examination of the diseased lungs held in my presence, concurred in the opinion of the Board’s experts as to the nature of the disease with which the lungs were affected. Mr. Hunting mentions in his letter that only two of the experts mentioned have expressed to him any positive opinion that the disease was contagious pleuro-pneumonia. I venture to enquire, however, whether the expert, who apparently differed from the experts of the Board, has made any written report, or

if he could be requested to do so. It is of extreme importance, in my judgment, in order that a decision as to the nature of the disease that will be satisfactory to all concerned may be arrived at, that all the information available on the subject may be forthcoming.

I have read with interest the further letter from the Board of Agriculture to your Department, dated the 21st July last.

With regard to the remark of the Board that the absence of any other suspicious cases among the large number of animals with which the suspected ones travelled has no significance, I may say that the contrary was held to be the case in October last, when a home-bred animal at Parkhill was regarded as having contracted the disease from one of the Canadians *ex* the "Monkseaton" or "Hurona," although the contact in that case was for a very much shorter time than that taken in the transit of the animals *ex* "Lake Winnipeg."

In this connection I would draw your attention to the following paragraph, said to be a statement of facts concerning the cases *ex* "Monkseaton" and "Hurona," which has been furnished to me:—

"The circumstances connected with the case of the Canadian animal which was slaughtered at Lindores, and alleged to have been suffering from contagious pleuro, and to have communicated the disease to a home-bred animal at Parkhill, are more favourable to the theory that it is not a case of pleuro than that it was, for the animal was kept at Parkhill only one night, while it was at Lindores for a longer period, and, notwithstanding this, all the animals slaughtered at Lindores with which it had come in contact were quite healthy."

With regard to the information which it is suggested by the Board of Agriculture should be supplied by the Canadian Government, I am sure that it will be furnished at once, and I have no hesitation in expressing the opinion that the arrangements in regard to the importation and exportation of animals to and from Canada, and to the detection and stamping out of disease, should anything of the kind occur, will be found entirely satisfactory. The fact that the existing regulations have prevented the introduction of contagious pleuro-pneumonia, both from this country and the United States, into Canada, affords the best evidence of the effective character of the quarantine arrangements, and the vigorous manner in which they are enforced.

I am sure, also, that the Canadian Government will give every consideration to the various suggestions that are made. At the same time, I feel bound to remark that the measures recommended are of a most stringent character. They would, of course, be justified, if unmistakeable pleuro-pneumonia had been found in Canada, or in cattle imported from the Dominion, but with the information I have before me, I am not able to admit that this is the case.

It is obviously impossible for pleuro-pneumonia to exist in any country without showing itself in a very pronounced way, and this it has never done in Canada, although suspicion has apparently attached to the country, in the eyes of the Board of Agriculture, for the last two or three years. Professor Brown in his report of July 3rd, says :—"The history of pleuro-pneumonia on the North American Continent proved beyond doubt that it is as contagious and as fatal as the pleuro-pneumonia of Europe." Therefore, if pleuro-pneumonia had existed in Canada, it would not be possible to conceal it; and in this connection I may remark that out of the 300,000 animals landed from Canada in the last three years, only a very few cases of suspicion have been discovered, and these are practically admitted by the Board of Agriculture to differ in many respects from the characteristics of pleuro-pneumonia as recognised in this country. It is remarked by the Board that out of 20,370 cattle, which had been exposed to infection in the United Kingdom in three years, and slaughtered, only 7.2 per cent. are found to be infected with the disease. As against this I would urge a comparison with the number that have been imported from Canada in the last three years, as already mentioned, and the infinitesimal percentage of suspicious cases that have been discovered.

In answer to the reference to animals having been rejected by the officers of the Dominion Government, I am able to say that no animal has ever been rejected on the ground of any suspicion of the existence of pleuro-pneumonia. I called the attention of the Dominion Government to the importance of not sending across the Atlantic old worn-out animals that would be likely to develop any disease during the passage, but no animal has on any occasion been rejected in consequence of the slightest suspicion of the existence of pleuro-pneumonia.

In view of all the circumstances mentioned in this letter, and in my previous communications, I feel that I am justified in expressing regret that a decision has been arrived at to exclude live Canadian cattle from British markets, on evidence of the existence of pleuro-pneumonia in the Dominion, which is not only inconclusive, but at variance with all the information that has been supplied, and with my own knowledge of the subject. The Government of Canada is in a very much worse position at present, as I have already pointed out, than if pleuro pneumonia had been found in the country. In the latter event measures might be taken to stamp out the disease, but as the matter stands, although the districts from which the suspicious animals came have been very closely examined by competent authorities, nothing whatever to indicate the existence of any contagious disease has been discovered. It seems to me that there is every probability of the restrictions being continued, if the Board of Agriculture is disposed to regard as pleuro-pneumonia a lung-affection which presents all the appearance of catarrhal-pneumonia, which has not

been proved, and I venture to think, cannot be proved, to be of contagious nature.

I am, &c.,

(Signed) CHARLES TUPPER.

The Under Secretary of State,
Colonial Office.

OBSERVATIONS ON LETTER FROM BOARD OF AGRICULTURE TO
COLONIAL OFFICE, dated July 20th, 1893, and on Professor
BROWN'S REPORT, dated July 3rd, 1893.

1. With regard to the former it is stated that the inspectors at the ports specified were instructed to forward to London sections of any Canadian lungs which presented appearances suggesting the existence or possible existence of pleuro-pneumonia. This will be referred to subsequently.

2. The following quotation refers to the lungs of the animal *ex* S.S. "Brazilian":—

"On the 29th May portions of the diseased lungs of an animal which had been landed at Deptford *ex* S.S. 'Brazilian' from Montreal were forwarded to the Department by the Board's veterinary inspector, and it was found on examination that a small portion presented appearances identical with those of pleuro-pneumonia, although the chief lesions were due to broncho-pneumonia and tubercle."

I may say that at the examination of these lungs, at which I was present, nothing was said as to the appearances being identical with those of pleuro-pneumonia, and I am surprised to find it now mentioned. In my opinion the appearances resulted entirely from broncho-pneumonia accompanied by tuberculosis.

3. The following relates to the lungs of the animals *ex* the S.S. "Lake Winnipeg":—

"On the 31st May two sets of lungs were received from the veterinary officers of the Board at Liverpool, which had been taken from cattle landed from S.S. 'Lake Winnipeg,' also from Montreal. In one instance the diseased portion of the lung was very limited in extent, and there were well-defined indications of broncho-pneumonia in addition to those which are characteristic of pleuro-pneumonia. In the second specimen two lobes of the right lung, one behind the heart, were consolidated, and there were distinct marks of pleurisy, and on section the typical signs of pleuro-pneumonia were apparent."

Concerning the first lung mentioned, my impression is that it was put on one side as not showing any signs of contagious pleuro-pneumonia, in which I concurred, as stated in my report of June 10th.

With regard to the second case, I can only refer to my reports of June 10th and of July 29th, the latter dealing with Dr. Sims Woodhead's examination. I desire, however, to differ from the statement that two lobes were consolidated, and I am confirmed in this by the following remark in the letter from the Board of Agriculture to the Colonial Office of July 21st:—

“The disease in the most advanced case was centred chiefly in one small lobe of the lung.”

It is stated also that “on section the typical signs of pleuro-pneumonia were apparent.” If by the word typical is merely meant “consolidation” and “marbling” of the surface it might, for the sake of argument, be admitted; but on the other hand, such conditions are common to other inflammatory diseases of the lung. Professor MacFadyean states (*see* my report of June 10th): “It is very important to observe that a certain form of ‘marbling’ is in no way peculiar to the contagious pleuro-pneumonia.” Professor Brown also admits that there are peculiarities in the naked-eye appearances of these lungs and those in English cases of contagious pleuro-pneumonia. I think, therefore, the word typical cannot be properly used in connection with this case.

4. Six cases are next mentioned, in which lungs were sent from Deptford, Liverpool, and Newcastle, each presenting symptoms to the portul inspector indicative of pleuro-pneumonia. These were found on examination in London by the Board of Agriculture to be the result of an inflammatory process resulting from various causes. Surely this points to the existence of a cause operating on these animals, after travelling long distances under unfavourable conditions, which produces changes very closely resembling those of pleuro-pneumonia, but not due to contagion.

In this connection it may be noticed that no cases have been sent up from Glasgow, and it would be interesting to know if any instances of lung-affections, not regarded as suggesting “typical” pleuro-pneumonia, have been discovered by the inspector at that port among the large number of Canadian animals landed there this season.

5. I desire to specially refer to the case of June 3rd *ex* S.S. ‘Lake Superior,’ on which it is stated that—

“There was no evidence of pleuro-pneumonia in the lung, but it appeared that interstitial pneumonia associated with tuberculosis had existed.”

I obtained a section from this lung, and it is referred to in Dr. Sims Woodhead's report as specimen No. 2. The result of his examination is that he finds the lesions analogous to those of No. 1 (the “Lake Winnipeg” one), from which I infer that both were cases of broncho-pneumonia. At any rate, the existence of interstitial changes in this acknowledged non-contagious case is evidence that these characteristics are not confined to contagious pleuro-pneumonia.

6. It is stated in the letter under examination—

“Professor McFadyean, the dean of the Royal Veterinary College, Professor Axe, Professor McQueen, and Mr. S. G. Rayment, the Veterinary Inspector to the Corporation of the City of London, were also present at the examination.”

In the letter from the Colonial Office to the High Commissioner, it is remarked that three of the four gentlemen named concurred in the opinion expressed by the Board's experts. I may say, however, than only two of them expressed to me any positive opinion that the disease was contagious pleuro-pneumonia.

Professor Brown's Report.

7. Professor Brown states that the animal *ex* the steamship “Lake Winnipeg” was “an aged oxen that had been worked.” I fail to see the inference intended to be drawn from this statement. To me it seems to favour the diagnosis of catarrhal pneumonia, it being the very class of animal which the conditions of travel both in Canada and across the Atlantic must be most likely to affect. There is certainly no reason why an aged ox is more likely to contract contagious pleuro-pneumonia than a younger one, but, on the other hand, an aged one would be much more liable to fall a victim to the causes that determine ordinary inflammation of the lungs.

8. Professor Brown goes on to say—

“On examining the lungs it was at once recognised that the diseased portions presented the ordinary characters of contagious pleuro-pneumonia, *i.e.*, enlargement, consolidation limited to a definite area, and thickening of the pleural membrane with a fibrous deposit on the surface. This state of the pleura is a common, though not essential, feature of pleuro-pneumonia.

“On making a section of the diseased portions of the lung, the cut surface exhibited the usual morbid appearances, the lobules over the whole extent of the diseased part were congested and were separated by light yellow bands. A quantity of viscid fluid of a straw colour extended from the cut surface.”

While I admit the lungs presented conditions common to all inflammatory diseases of lung, I must repeat that they differed in many respects from contagious pleuro-pneumonia, as explained in my report of June 10th, from which the following extract may be quoted—

“1st. There was a marked uniformity in the colour of the affected lung tissue, there was an absence of that ‘variety of colour’ so characteristic of ‘pleuro,’ there was but a slight degree of consolidation affecting lobules in the centre of areas distinctly ‘marbled.’

"2nd. The septa was firm and hard, not soft and filled with fluid as in the early stages of pleuro-pneumonia.

"3rd. There was no thickening of the pleura or deposit on its external surface, although in each case the lesions of the lung had extensive contact with the under surface of the pleura."

9. Professor Brown remarks—

"It had been suggested that the appearances of the cut surface of the lung of this Canadian ox differed in some respects from those seen in pleuro-pneumonia in this country. For example, it has been pointed out that the lobules in the diseased part instead of varying in colour from light pink to dark red or nearly black were of a uniform vermilion tint, and that the interlobular bands were rather more dense than is generally observed in pleuro-pneumonia, and did not exhibit many small cavities (lymph spaces) filled with fluid.

"It is undeniable that these peculiarities did exist, and it is important to notice that they have from the first been recognised as special characteristics of pleuro-pneumonia in animals which have been landed in this country from the United States regularly since 1878."

I am glad to notice that Professor Brown agrees with my description (*see* page 8) of the appearance of the lungs of the animal *ex* "Lake Winnipeg," but it is peculiar that the differences we both recognise should never have been noted in descriptions of pleuro-pneumonia affecting animals in Europe and Australia. I cannot but think that some of the similarities in the naked-eye appearances of catarrhal pneumonia and pleuro-pneumonia have hitherto been confounded.

10. In reference to the statement of microscopical appearances, I may point out that Professor Brown differs from Dr. Woodhead in not recognising diversity of lesions. In particular, I would refer to his description of the cellular elements which he finds "varied only in size and number in different parts of the lung." The origin and nature of these cells is important, and Dr. Woodhead recognises a difference in both these respects in the Canadian lung and the Hendon lung. He says:—"In specimens "Nos. 1 and 2 the cells have a well-marked nucleus and a large "zone of protoplasm, indicating that these cells are derived by "proliferation from the cells lining the air vesicles." This points to catarrhal pneumonia, and is only found in a slighter degree in some few cases of contagious pleuro-pneumonia.

11. Professor Brown says:—

"The blood-vessels were in certain parts of the section plugged, and the bronchial tubes showed desquamation of the epithelium, and a considerable deposit of cells had occurred in many cases around the exterior of the tubes."

These conditions are not incompatible with ordinary catarrhal pneumonia, and would certainly be found in such cases as those

referred to, which presented interstitial change, but were acknowledged not to be the contagious disease (*see par. 4*).

Professor Brown concludes by saying:—

“After a prolonged and careful inquiry, I am forced to the conclusion, in which my colleagues concur, that the Canadian ox *ex* the ‘Lake Winnipeg’ was the subject of pleuro-pneumonia identical in morbid anatomy with pleuro-pneumonia among cattle in the United States, and differing only in unimportant characters from the European type of the disease.”

The differences which Professor Brown describes as “unimportant characters” I consider essential distinctions, and the similarities upon which he relies are only what might be expected in many cases of pneumonia depending upon diverse causes.

12. Considering, as a whole, the microscopic and the naked-eye appearances, the history of the disease, the absence of old-standing lesions, the uniform stage of the disease, and the smaller number of cases detected by such a thorough examination before and after death, I am convinced that catarrhal pneumonia and not contagious lung-disease is the cause of the conditions apparent in the lungs of the Canadian cattle which have been under investigation.

(Signed) WILLIAM HUNTING, F.R.C.V.S.

July 31st, 1893.

Re CANADIAN LUNG DISEASE.

To the High Commissioner for the Dominion of Canada.

SIR,

July 29, 1893.

I BEG to enclose a report from Dr. Sims Woodhead on three portions of lung given to me by the veterinary officers of the Board of Agriculture. The specimens were:—

- (1.) From a Canadian ox, *ex* S.S. “Winnipeg.”
- (2.) Do, do. “Lake Superior.”
- (3.) From an English ox affected with contagious pleuro-pneumonia at Hendon.

In my previous letter I described the appearances of these lungs, and gave my reasons for believing that the disease affecting the Canadian animals was not contagious pleuro-pneumonia. I added:—“The exact nature of the disease I am unable to determine “by a mere naked-eye examination of the lung lesions.” My difficulty was in determining whether the disease was an ordinary catarrhal pneumonia complicated in some cases by interstitial changes, due to the conditions affecting animals exposed to a long journey by road, rail, and ship, or whether it might be some uncommon affection found in Canada and not known in this country.

Dr. Woodhead's report indicates that the disease is a simple catarrhal inflammation, and it fully corroborates my opinion that the disease is not contagious pleuro-pneumonia.

On page 10 of the report Dr. Woodhead devotes a paragraph to the explanation of the similarity of the changes induced by all inflammations affecting the lungs of cattle, and shows how it is that only slight differences may be expected. The differences are of course rendered more evident by the microscope, but they cannot of themselves be accepted as proof of the nature of disease without consideration of the history, clinical symptoms, and character of the gross lesions.

The points upon which I consider the report gives support to my original opinion are as follows :—The statement on page 102, "That the catarrhal element in Nos. 1 and 2 (Canadian lungs) is much more marked than in No. 3 (Hendon lung), which undoubtedly represents all the characteristics of contagious pleuro-pneumonia." That in the Canadian lung "there is at certain points well-marked proliferation of the epithelial cells, giving rise to an appearance which can only be compared with certain forms of catarrhal pneumonia." (See page 100.)

In all forms of inflammation of the lungs the microscope shows a large increase in the cellular elements, and it is necessary to differentiate the nature and origin of these. Dr. Sims Woodhead's opinion is (see page 102), that in contagious pleuro-pneumonia the cellular elements in the air-vesicles are derived from the blood-vessels, but that in catarrhal pneumonia they are the results of the breaking-up and multiplication of the cells of the epithelial tissue. On the same page, he says :—"In specimens 1 and 2 we have a well-marked nucleus and a large zone of protoplasm, indicating that these cells are derived by proliferation from the cells lining the air-vesicles." This of course points to catarrhal and not to contagious pneumonia.

Another very significant difference is pointed out on page 100. "Beneath the pleura the lung is somewhat collapsed, the air-vesicles are irregular, some of them are almost empty, others are partially distended with coagulated fibrinous lymph." This can only be accepted as a description of changes in catarrhal pneumonia. On the contrary, when describing the changes seen in the lung of an undoubted case of contagious pleuro-pneumonia, he says :—"The lung tissue remaining between the thickened septa is comparatively normal as regards its outline, that is, the air-vesicles are not collapsed."

Dr. Woodhead concludes his summary thus : "Most of the features met with in all three cases are present in cases of contagious pleuro-pneumonia, but in the specimens Nos. 1 and 2 *the well-marked collapse, the bronchitis in some of the bronchi, and the catarrhal proliferation of the cells in the air-vesicles* are not so characteristic of contagious pleuro-pneumonia, and appear to indicate that there is some difference" between the Canadian disease and ordinary contagious pleuro-pneumonia.

When such differences are considered in conjunction with the clinical appearances noted, and with the history and development of the cases detected, it will, I feel certain, be allowed that a distinction between the contagious lung disease and the Canadian lung-disease is well established.

A noticeable feature in Dr. Woodhead's report is its very guarded nature. Isolated conditions are occasionally noted with certain qualifications, yet the whole taken together bears only the one interpretation, and I regard the result of his microscopic examination as distinctly confirming the views expressed in my report of June 10th.

I am, &c.,
(Signed) WILLIAM HUNTING.

Dr. WOODHEAD'S REPORT.

SPECIMEN I.—LUNG from CANADIAN COW said to be affected with PLEURO-PNEUMONIA.

Naked-eye Appearances.

A piece of this lung cut out sinks in water when parenchyma and septa are taken out together; the parenchyma alone, however, floats; the parenchyma with the vessel and the bronchi sink.

In the fresh section the most striking feature is the enormous infiltration of the interlobular septa with fibrinous lymph. In some places it is clear and gelatinous-looking, but scattered throughout this are opaque, usually rounded or oval, patches, these are much paler and in some cases appear to be slightly laminated. Around some of the larger bronchial tubes in the centre of the lobules there is considerable thickening and infiltration, the peri-lobular lymphatics being apparently distended with lymph. The bronchial tubes themselves are in many cases also filled with yellow translucent coagulated fluid. In the large vessels there are red blood clots, but these are quite different from the fibrinous clots in other positions, and are probably of post-mortem formation. The pleura generally is slightly thickened, but at no part does there appear to be such marked thickening as is often met with in contagious pleuro-pneumonia. The parenchyma of the lung between the infiltrated septa may be described as being of the colour of muscle, the shades varying at different parts. In certain areas there appears to be more marked pallor than usual.

Microscopic Appearances.

The pleura is undoubtedly somewhat thickened; its fibrous tissue is swollen, and there is an exudation of fibrinous lymph into the connective tissue spaces; there is also a slight increase of

leucocytes. The blood-vessels are distended. Beneath the pleura the lung is somewhat collapsed, the air vesicles are irregular, some of them are almost empty, others are partially distended with coagulated fibrinous lymph, in which are embedded a few leucocytes. In addition to this, however, there is at certain points well marked proliferation of the epithelial cells, giving rise to an appearance which can only be compared with certain forms of catarrhal pneumonia, especially the hypostatic form.

In the septa, between the lobules, there is found an enormous exudation of fibrinous lymph, coagulated. Near the margins of this lymph the leucocytes are comparatively numerous; there is little or no organisation taking place in the fibrinous lymph, which is evidence that the disease is in a comparatively early stage, probably to be measured by weeks.

In the small bronchi the columnar epithelium is usually in good preservation, although there is frequently a mass of catarrhal cells embedded in fibrinous lymph filling part of the lumen of the bronchus.

There is little or no change in the walls of the vessels, and in the sections examined there is no evidence of thrombosis in the arteries, but in several of the veins thrombi may be seen.

One of the most marked features in this specimen is the distinct diminution in size of the air-vesicles, accompanied, as we have seen, by a catarrhal condition of the epithelium.

SPECIMEN 2.—LUNG from CANADIAN COW, said not to be affected with PLEURO-PNEUMONIA.

Naked-eye Appearances.

This specimen has very much the appearance of No. 1, but there appears to be less affection of the bronchi and vessels. As it was in spirit when I received it, it is impossible to state more definitely what the appearances were.

Microscopic Appearances.

In this specimen we have a very similar condition to that already described, but one evidently of somewhat longer duration and accompanied by more marked, though not more extensive, changes. There are large fibrinous masses in the septa, which appear, however, to be contained within distended lymph spaces, the walls of which are thickened, and in which there appears to be formed a large quantity of young connective tissue. In the immediate neighbourhood of these thickened walls or bands the air-vesicles are collapsed, but in other parts this collapse is not so marked as in specimen No. 1. There are also catarrhal changes in addition to the fibrinous exudation in the air-vesicles.

The walls of the arteries are very much thickened, the adventitia being enormously thickened, and the intima indicating proliferative changes.

As evidence of the more advanced nature of the process, we have the well-marked organisation taking place in certain of the masses of fibrin, which are pierced by strands of proliferating connective tissue cells and young blood-vessels.

The connective tissue in the walls of the bronchi immediately under the basal membrane on which the epithelium rests is, in some cases, enormously thickened, this thickening being due, apparently, to swelling of the connective tissue fibrils and to an accumulation of leucocytes in the spaces between the swollen fibres. Others of the bronchi are perfectly normal.

Throughout the specimen there is peri-bronchitis, this being especially well marked around the large bronchi, the muscular coat in some cases having almost completely disappeared before the invading cells. The collapse and the catarrhal proliferation are also very characteristic in this specimen.

SPECIMEN 3.—From CASE of ENGLISH PLEURO-PNEUMONIA.

Naked-eye Appearances.

Presents all the appearances of a case of advanced "pleuro-pneumonia contagiosa," with enormous thickening of the septa, infiltration of the walls of the bronchi and of the blood-vessels coagula in the vessels, thickening of the pleura, a great encroachment on the area of lung parenchyma by the thickened septa, which in many cases appeared simply to be distended with coagulated fibrin, in others to be formed of organising connective tissue or even fibrous tissue. Thrombi and hæmorrhage into the lung-tissue, apparently encapsuled well marked.

Microscopic Appearances.

In this specimen we have quite a distinct series of changes. In the interlobular septa are two series of structures which indicate that the disease, although of much longer standing, has been continually breaking out in a fresh place, as it were. In certain points the lung-tissue has almost disappeared, the interlobular septa having become enormously thickened, this thickening being due to the formation of new connective tissue—a kind of organising granulation tissue—in which are well-formed connective tissue cells and numerous young blood-vessels. At certain points in this mass there are extravasations of fibrinous lymph still made up of delicate strands forming a kind of network in which are to be seen a few leucocytes. At the margins of this fibrinous coagulum there is usually a zone of leucocytes similar to that seen in the other specimens.

The lung-tissue remaining between these thickened septa is comparatively normal as regards its outlines, that is, the air-vesicles are not collapsed. The fibrin is in most cases of comparatively recent date, and there is not nearly the same amount of catarrhal proliferation of the lining epithelium of the air-vesicles that was observed in the other two specimens. The blood-vessels, both arteries and veins, frequently contain well-marked thrombi. In some of these thrombi a channel has been left or made for the passage of the blood-stream, but in others the clot fills the vessels completely. There is some peribronchitis, and the pleura is enormously thickened.

In specimens Nos. 2 and 3 a short bacillus about the length of the tubercle bacillus, or rather shorter and considerably thicker than that organism, was found not only in the aveoli embedded in the fibrinous lymph, but also in the bronchi and in the lymph spaces. At first sight I was inclined to lay some stress on the presence of this organism, but as I know nothing of the time that these lungs were outside the body before they were placed in spirit, I think it would be unsafe to found any argument on the presence of these organisms,

Summary.

We have in specimens Nos. 1 and 2 certain points of resemblance which may of course be due to the fact that the disease in the cases is of much more recent origin than in specimen No. 3, but it is interesting to note that although one has been described as a case of pleuro-pneumonia, the other has been passed as not coming under that heading.

I incline to the opinion that in both cases the catarrhal element is much more marked than in No. 3, which undoubtedly represents all the characteristics of contagious pleuro-pneumonia.

In No. 3, we have a process which has been going on for a much longer time than in the other specimens, whilst the thrombi so characteristic of this condition are also well marked; these thrombi and the accompanying haemorrhages being entirely absent in the other two specimens.

In certain cases of "pleuro-pneumonia contagiosa," taken at an early stage, I have found the air-vesicles filled with cells, but these, unlike the cells in specimens Nos. 1 and 2, appear to be derived rather from the blood-vessels, that is, are leucocytes, rather than from the proliferation of the epithelial cells.

They appear to pass from the blood-vessels at the same time that the cells and fibrinous lymph pass into the lymph spaces, so that the exudations in the lymph spaces and into the air-vesicles are much of the same character. This is not the case in specimens Nos. 1 and 2, in which we have a well-marked nucleus and a large zone of protoplasm, indicating that these cells are derived by proliferation from the cells lining the air-vesicles. I have, however,

found catarrhal changes similar, if not so well marked, in undoubted cases of contagious catarrhal pneumonia.*

In all three specimens there is an exudation of fibrinous lymph both into the septa and into the air-vesicles. From the nature of the tissue of the interlobular septa of the cow, we should always expect this to be a marked feature whatever the nature of the inflammation and of the irritants setting it up; the connective tissue is so loose, the lymph channels are so large, and anastomose so freely throughout the lung with the lymphatics of the pleura and with the air-vesicles, that any irritant setting up an acute inflammation would cause an outflow from the vessels into these spaces.

Most of the features met with in all three cases are present in cases of "pleuro-pneumonia contagiosa," but in the specimens Nos. 1 and 2 the well-marked collapse, the bronchitis in some of the bronchi, and the catarrhal proliferation of the cells of the air-vesicles are not so characteristic of the ordinary contagious pneumonia, and appear to indicate that there is some difference, certainly of degree if not of kind, between the disease giving rise to the appearances in these two specimens and the third or undoubted case of contagious pleuro-pneumonia No. 2, the case passed as not being pleuro-pneumonia appears to be a kind of "cross" between Nos. 1 and 3, but it resembles No. 1 more closely than No. 3.

(Signed) G. SIMS WOODHEAD.

No. 35.

HON. R. H. MEADE, C.B., COLONIAL OFFICE, to the
SECRETARY, BOARD OF AGRICULTURE.

Colonial Office, Downing Street,
August 5, 1893.

SIR,

WITH reference to previous correspondence, I am directed by the Marquess of Ripon to transmit to you a copy of a further letter from the High Commissioner for Canada on the question of the existence of contagious pleuro-pneumonia in Canada.

Lord Ripon desires me to request that you will call the attention of the Board to the last paragraph of Sir C. Tupper's letter, and to state that he desires to strongly recommend, for the favourable consideration of the Board, the request of the Dominion Government that experts should be sent to investigate the question on the spot.

I am, &c.,
(Signed) R. H. MEADE.

The Secretary to the
Board of Agriculture.

* Dr. Woodhead has since explained that this sentence should have read, "I have, however, found catarrhal changes similar if not so well marked in undoubted cases of contagious pleuro-pneumonia."

Enclosure in No. 35.

Victoria Chambers,
17, Victoria Street, London, S.W.,
August 4, 1893.

SIR,

WITH reference to our previous correspondence on the subject of the Canadian Cattle Trade, I desire to call attention to the following remark made by the President of the Board in his speech in the House of Commons last night:—

“It was admitted by the Authorities that disease existed in Canada, and that the animals which had come over here had got a disease.”

I do not know what admission is referred to by Mr. Gardner, but I should like to say that I have never said anything to give rise to any impression that any contagious disease, especially contagious pleuro-pneumonia, had ever been known to exist in cattle in Canada, either in the past or at present. There is no doubt that Canadian animals are subject to ordinary non-contagious disease of the lungs, as animals are in every country, but this is a very different thing to stating or inferring that anything of the nature of contagious pleuro-pneumonia exists in the Dominion.

I notice that some importance is being attached to the following statement in the letter from the Board of Agriculture to your Department, dated the 21st ultimo:—

“The Board cannot but think that the Canadian Government would have obtained valuable evidence if arrangements had been made for the slaughter and examination of the lungs of all animals rejected by the officers of the Dominion Government during the present season as unfit for shipment, and if, as has been stated, some of these animals came from the same district as other animals shipped by the ‘Lake Winnipeg,’ the results would have been very material to the question at issue.”

Immediately on receipt of the letter in question, I telegraphed as follows to the Minister of Agriculture of Canada:—

“How many animals during present season were rejected by officers Dominion Government as unfit for shipment, and for what causes? Reply immediately.”

The following answer has reached me:—

“Animals rejected. No record kept. Reasons chiefly big jaw, lameness, physical injuries, and in very few exceptional cases tuberculosis.”

I think this disposes very completely of the inference which seems to have got abroad that some of the rejected cattle had been suffering from contagious pleuro-pneumonia.

I may say that some months ago I communicated to the Department some complaints that had been made to me of old and worn-out animals being shipped to this country. The following is an extract from my letter:—

“I think it right to tell you that I have received complaints from Liverpool and Glasgow of old worn-out animals having

been sent over, which in any case were hardly fit for food, and hardly worth more than the expenses in connection with their transit. In view of the importance of the matter, I think every care should be taken to ensure that none but good, healthy, suitable animals are sent over. Nothing should be done to prejudice our position in any way."

The above quotation serves to explain the increased vigilance of the veterinary officers of the Department of Agriculture in preventing the shipment of animals which would not meet with a ready sale in this country, and which might be injuriously affected by a sea-voyage in their condition at the time of embarkation.

A few days ago the President of the Board stated that he had not received any formal invitation from the Canadian Government to send out veterinary surgeons to make enquiries as to the health of cattle in different parts of the Dominion. I now have the pleasure to quote a telegram I have just received from the Minister, which I hope will receive the consideration of Her Majesty's Government:—

"You are authorised to request the President of the Board of Agriculture to send two veterinary surgeons to investigate the question of the non-existence of pleuro-pneumonia in Canada. This Department will defray expenses."

I am, &c.,

(Signed) CHARLES TUPPER.

The Under Secretary of State
for the Colonies.

No. 36.

The SECRETARY, BOARD OF AGRICULTURE, to the UNDER
SECRETARY OF STATE, COLONIAL OFFICE.

Board of Agriculture,
4, Whitehall Place, S.W.,

August 15, 1893.

SIR,

I HAVE laid before the Board of Agriculture Mr. Fairfield's letters of the 29th ultimo and 3rd instant, and Mr. Meade's letter of the 5th instant, with their respective enclosures, on the subject of the importation of certain diseased cattle from Canada.

In reply, the Board direct me to inform you that they agree with the Secretary of State that these further communications ought to form part of the papers to be presented to Parliament and the necessary arrangements will be made for this purpose.

With regard to the purely scientific aspect of the case, I am to say that the letters and reports of Mr. Hunting and Dr. Woodhead have been fully considered by the veterinary advisers of the Board, but those officers see no reason to alter the opinion they

have expressed as to the nature of the malady with which the diseased animals were affected. It was to be expected that, in a matter of such importance, some difference of expert opinion would manifest itself, but in view of the fact that the three veterinary officers of this Department concur in declaring the disease to have been contagious pleuro-pneumonia, it must be obvious that it is impossible for the Board to act on any other assumption than that the animals in question were affected with contagious pleuro-pneumonia.

Moreover, the declaration in question is, as the Board understand, in accordance with the opinion of three out of the four veterinarians who, in addition to Mr. Hunting, were afforded an opportunity of seeing the diseased portions of the lungs.

It is to the future position of Canada under the Contagious Diseases (Animals) Acts that the principal importance now attaches, and the Board have already indicated some of the measures by means of which the Canadian Government could go far to secure evidence bearing materially on the question of the restoration of the privilege of free entry which they wish to obtain, and which the Board wish to be in a position to confer.

It was with much regret that the Board read the High Commissioner's remarks as to the suggestions made by them under this head.

The argument that the disease with which the animals recently landed were affected could not have been contagious pleuro-pneumonia, because that malady is not known to exist in Canada, is only valid to the extent to which efficient measures are taken to secure information on the point, and *visà voce* enquiry and the external examination of animals, without slaughter in a single case, are clearly insufficient for the purpose if the nature and attributes of the disease are kept fully in mind.

There is abundant evidence that contagious pleuro-pneumonia may remain dormant during a lengthened period, and it was stated in evidence given to the Departmental Committee of 1888 that cases had been known of the development of the disease after no less a period than fifteen months. Where the disease is not indicated by any outward symptoms, a condition which is not at all uncommon, slaughter and examination of the lungs afford the only means of detecting it.

Moreover, contagious pleuro-pneumonia in many cases does not manifest itself by clear and unmistakeable external symptoms. The evidence placed before the Departmental Committee above referred to went to show that even veterinary surgeons in a large number of cases are unable to recognise the disease either in the living animal or in the lungs after death, and this inability is of course even more common among those who have no veterinary knowledge at all.

The fact, therefore, that the Canadian Government have at present no information as to the existence of the disease appears to the Board to be very far from conclusive, and in the interests

of the trade of the two countries, and even of the health of live stock in the Dominion itself, the Board would venture to press most strongly upon the Canadian Government the adoption of vigorous and really efficient measures, such as those they have already indicated, in order to ascertain whether by any mischance the disease has obtained a footing in the Dominion. It is certain that the disease exists in the United States; the frontier between that country and Canada is a very long one, and of such a character as to make its protection difficult, and the possibility that disease may have been irregularly introduced across it undoubtedly exists.

In this connection, the Board would refer to the suggestion that officers appointed by the Board should visit Canada to make enquiries on the spot. The adoption of such a course would constitute a new departure, which would entirely reverse the past policy of the Board in such matters, and the Board would resort to it with great reluctance. Officers so employed could not, in the opinion of the Board, elicit a tithe of the information which the Canadian Government can themselves secure by means of officers acting under their own directions, if they will take the necessary steps for the purpose. Representatives of the Board would have no power to slaughter animals, a step which, as the Board have already indicated, is the only complete test of the existence of the disease, and even if such power could be conferred upon them, it would be impossible for two men, with no knowledge of the country, or official authority, to cover the ground and do the work in any reasonable period of time.

The Board would wish, if possible, to accede to any suggestion made by the Canadian Government with a view to elicit further information as to the existence or non-existence of disease in the Dominion, but they believe that the adoption of this particular proposal would be futile for the purpose, and that this will be clearly seen on any attempt being made to formulate the precise nature of the instructions and powers to be given to the Board's representatives. At present, as I have said, the disposition of the Board is adverse to the proposition, but they will be happy to consider any definite suggestions as to the course which the inquiry should actually take.

The Board note that the information asked for by them, *inter alia*, as to the analogous cases known to the Canadian Government will be furnished at once. Those cases were the subject of reference in a letter addressed to Professor Brown by Sir Charles Tupper on the 7th June last, in which he says:—"There is no question that the Canadian animal whose lungs you showed me was affected with some disease of a pneumonic character, and it is equally a matter upon which there can be no doubt that animals in various parts of the Dominion occasionally suffer from the same disease, whatever it may be, as other similar cases have come before us at very rare intervals in the last few years."

The cases to which Sir Charles Tupper thus refers must have been made the subject of close examination and investigation by the official veterinarians in Canada, and the Board attach great importance to the receipt of full particulars as to the circumstances attending the cases and the nature and results of the enquiries made respecting them.

The Board have requested Professor Brown to embody in a formal report any further observations which he may wish to make on the scientific aspects of the question, and the Board will communicate this report to the Secretary of State, but Mr. Gardner is anxious to fulfil his engagement to Parliament to lay papers on the subject on the table of the House at the earliest possible moment, and the Board therefore propose forthwith to present the papers already submitted semi-officially to Lord Ripon, together with the communications since received from your Department, and this reply.

I am, &c.,

(Signed) T. H. ELLIOTT.
The Under Secretary of State, Secretary.
&c., &c., &c.,
Colonial Office.

AFRICA. No. 7 (1893).

PAPER

RELATING TO

SLAVE TRADE IN BENGAZI.

*Presented to both Houses of Parliament by Command of Her Majesty.
August 1893.*

LONDON:

PRINTED FOR HER MAJESTY'S STATIONERY OFFICE
BY HARRISON AND SONS, ST. MARTIN'S LANE,
PRINTERS IN ORDINARY TO HER MAJESTY.

And to be purchased, either directly or through any Bookseller, from
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Paper relating to Slave Trade in Bengazi.

Consul Alvarez to the Earl of Rosebery.—(Received June 12.)

My Lord,

Bengazi, May 16, 1893.

I HAVE the honour to make the following report with reference to various cases of slave trading, as to which I venture to solicit your Lordship's attention:—

1. On the 22nd April, in consequence of information I had received that the widow of Mahomet-El-Fahfah intended to take with her to Alexandria on board the British steam-ship "Antona," W. Black, master, a black female slave who had not been emancipated as the law requires, I determined to search the vessel on its departure.

When I went on board Dr. A. Mizzi, Sanitary Commissioner for the Ottoman Government to inquire into the recent epidemic of typhus at Bengazi and in the interior of the country, and Dr. Vella, with Surgeon-Captain M. L. Hughes, of the Army Medical Staff, delegated by the Malta Government for the same purpose, accompanied me, these gentlemen being bound for Alexandria. The captain was not then on board, but on his arrival I informed him of the object of my visit, and had a locked cabin, where I had reason to suspect the negress was confined, opened. The girl was produced, and, in answer to my questions, said her name was Khadija, and her country Darfur, and that she was free, but she had no letter of emancipation. As she replied to the latter questions with great hesitation, had no papers of any kind in her own possession, and was evidently prompted to say she was free, there was no doubt that she was a slave. A document, in Arabic, purporting to be a letter of emancipation granted by her late master, but not bearing any confirmation by the Local Government, and a Turkish passport, were now hurriedly produced, having evidently been left by her mistress. The passport erroneously stated that her country was Bornou, and that she was going to the Hedjaz. No letter of manumission, such as is issued by the Ottoman Government when a slave is really emancipated, was produced, for the very good reason that, as I had been informed, the Acting Governor, Ahmed Hamdy Efendy, had refused to grant what would, under the circumstances, have been a fictitious one.

I at once handed her over to the custody of Captain Black, with hurriedly written instructions to deliver her to the Consulate-General at Alexandria, with a view to the slave's emancipation, and a thorough inquiry being made into the case. The so-called emancipation paper and passport were also given to him for the same purpose.

2. I have the honour to state that, on the 1st instant, the unusually protracted trial of Haji Salym Schetwan for the sale of Mereisila, of Baghermy, was brought to a close by the Court of First Instance's Judgment, condemning Haji Salym Schetwan and Suleyman, son of Haji Salyh, the Cretan, to one year's imprisonment each, and payment of costs of the trial. Haji Salyh himself and Ahmed Ben Katho were acquitted for lack of sufficient evidence in the opinion of the Court to warrant their conviction. The condemned men have appealed, and will, on the first occasion, leave for Tripoli. In view of the importance of the confirmation of this sentence by the Tripoli Court of Appeal, I have begged of Consul General Moore to watch the case. In the event of its confirmation and enforcement, the Law of December 1889 will have become a reality.

3. With regard to the cases of Mesuda, of Dajo, and Mereisila, of Banda, who took refuge at this Consulate in September last, after they had been sold by Rakia Schetwan and Abdul Jelib Sellak respectively to Salym Er Rayd, I have the honour to report that on the 30th April the Court acquitted Salym Er Rayd, a notorious slave-dealer, and Abdul Jelib Sellak, for lack of sufficient evidence against them. Rakia Schetwan was found guilty, and was condemned to one year's imprisonment, which penalty she is now undergoing.

4. On the 10th and 11th May I informed Her Majesty's Consul-General at Smyrna, through Her Majesty's Consul for Crete, that on the night of the 9th instant 13 slaves were put on board the "Bahr Jedid," an Ottoman steamer of the Makhssussé Company,

which left the following morning. In consequence of the failure of the captain to obtain from the men in the boat from the guardship, who were on the watch to prevent slaves being put on board, that they should allow a boatfull of slaves to pass, the steamer left its anchorage about 11 o'clock, and proceeded to a spot off the garden of a certain Haschbur, near Manghar, a place on the coast about an hour's distance from the town. While there it was seen at about 11.30 by my cavass and two policemen, who were on the look-out for the embarkation of slaves. On the beach in front of the garden above-mentioned the fresh foot-prints of many persons and the hoof-marks of five or six horses were noticed by my cavass and the others. There can be no doubt that the slaves were put on board from this spot. The sentry on guard at the barracks saw the steamer leave its anchorage at the time above stated, and one or two hours later it had returned. In the morning the police reported to the Acting Governor that the "Bahr Jedid" had slaves on board. When that official ordered Daud Bey, the Captain of the Port, to make a search, he only gave the order for a search to be made when, from the "Bahr Jedid," my cavass was seen to put off from the shore. The steamer then left, and was quickly out of sight.

On account of the epidemic of typhus, which till recently existed here, the "Bahr Jedid" will have to undergo ten days' quarantine at Clazomenae, and it is therefore just possible that the sailing-vessel by which I sent a telegram and despatches to Canea for Smyrna on the 12th instant may have arrived in time to allow Consul-General Holmwood having the seizure of the slaves effected at Clazomenae.

This is the first time that slaves have been taken on board in such a barefaced manner, and I have, therefore, thought it my duty to call upon the Acting Governor to make a thorough inquiry, and to make the necessary arrests should the captain and officers of the "Bahr Jedid" return here.

I have, &c.
(Signed) JUSTIN ALVAREZ.

PAPER relating to Slave Trade in Bengazi.

*Presented to both Houses of Parliament by Com-
mand of Her Majesty. August 1893.*

LONDON :

PRINTED BY HARRISON AND SONS.

AFRICA. No. 10 (1893).

P A P E R S

RELATING TO THE

SLAVE TRADE IN BENGAZI.

*Presented to both Houses of Parliament by Command of Her Majesty.
September 1893.*

L O N D O N :

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Papers relating to the Slave Trade in Bengazi.

No. 1.

Consul-General Drummond Hay to the Marquis of Salisbury.—(Received April 15.)

(Extract.)

Tripoli, April 3, 1890.

IT is to be feared that so long as domestic slavery continues to be a lawful institution in Turkey attempts to supply the demand for fresh slaves will continue to be made.

All slaves applying to the Local Government directly or through the medium of a foreign Consulate for their freedom are immediately emancipated. They now generally apply directly to the local authorities.

No. 2.

Consul Alvarez to the Marquis of Salisbury.—(Received January 27.)

My Lord,

Bengazi, January 9, 1891.

I HAVE the honour to inclose herewith copy of a despatch addressed to his Excellency Her Majesty's Ambassador at Constantinople, reporting the action of the Governor of Bengazi, Hajy Reschid Pasha, with regard to a caravan of 1,400 or 1,500 slaves said to have arrived at Ojela Jalo, and with regard to a case of slave-dealing in Bengazi, in which I supplied him with information.

I have, &c.
(Signed) JUSTIN ALVAREZ.

Inclosure in No. 2.

Consul Alvarez to Sir W. White.

Sir,

Bengazi, December 30, 1890.

I HAVE the honour to report that, on the 18th instant, I received reliable information that a large caravan of slaves had arrived at Ojela Jalo, under the command of a Scheykh, who had 200 slaves and 500 camels, while the remainder, some 1,200 or 1,300 slaves, were in the same district in the hands of various members of the Mejabra tribe. I was also informed that a native of Bengazi had arrived here on the 16th instant with seventeen or eighteen camels and about twenty slaves. I at once wrote a note to the Pasha informing him of these facts, and stating that I was sure he would have a thorough inquiry made, and would enforce the Law for the suppression of the Slave Trade promulgated on the 16th December, 1889. The same evening word was brought me that Hajy Reschid Pasha had sent my note to the offices of the Secretary to Government and of the police to be copied and acted upon, with general instructions to exercise vigilance in looking after slave-dealers. This seemed satisfactory, and the next day being Friday, when no business is transacted at the Castle, I took no further action. On the Saturday, however, I sent to inquire what were the results of the arrest, which I supposed had taken place, on this charge of slave-dealing, and was astonished to learn that nothing had been done. The Pasha had left the Castle, and I could not see him. I therefore called upon him on Sunday morning, and while acknowledging the promptness with which he had acted, as mentioned above, I complained that as yet the police had not arrested the man, or made any search for him and his slaves, and asked his Excellency to give orders

for that purpose. He said he would do so, but although I waited for some time, no such orders were given. I then again pointed out to him the necessity of no time being lost, as in all probability the culprit would manage to hear of what was in store for him, and either decamp, sell his slaves in a hurry for what they would fetch, or carefully secrete them. The Pasha, who professed to doubt the existence of the accused man, about whom he consulted the President of the Municipality, nodded assent to my reiterated request, but said nothing, and as no orders were given in my presence, and I could obtain nothing further from the Pasha on this point beyond general declarations of his desire to put down the Slave Trade, I came away. I greatly fear that nothing will be done, if, indeed, the police do not put the slave-dealer on his guard by timely warning of their arrival, in which case of course no slaves will be found.

I have to-day received a reply from the Governor to my note of the 18th instant, and to another written on the 22nd, calling his attention to the fact that the police had allowed six days to elapse without arresting any one or making any search, repeating what I had told him the previous day, viz., that if time were lost the slaves would be sold or hidden, or the offender would manage to get out of the clutches of the law, and demanding that he should give the necessary orders. From this reply it appears that the man's house, and those of his connections, were searched (but, as I learn from private information, not till Sunday, the 28th instant, eight or nine days later than they should have been), with the result that there was no trace of the slaves to be found; and that former orders with reference to the repression of the Slave Trade have been repeated to the Kaimakam of Ojela and Jalo, the officer commanding the Imperial troops, and other officials, in consequence of the information supplied by me. Of course, with regard to this case, only such a result was, under the circumstances, to be expected.

I have, &c.
(Signed) JUSTIN ALVAREZ.

No. 3.

Consul Alvarez to the Marquis of Salisbury.—(Received February 17.)

My Lord,

Bengazi, February 6, 1891.

I HAVE the honour to inclose herewith extract of a despatch addressed to his Excellency Her Majesty's Ambassador reporting the employment of negroes in the military band, &c.

I have, &c.
(Signed) JUSTIN ALVAREZ.

Inclosure in No. 3.

Consul Alvarez to Sir W. White.

(Extract.)

Bengazi, January 28, 1891.

IN the course of last year I suggested to Hajy Reschid Pasha, who has musical tastes, the utility of his incorporating in the military band some of the emancipated Blacks who idle about the streets of Bengazi in a very miserable condition, as many of them have a good ear for music, and are also physically capable of being enrolled in other branches of the Ottoman army. Nothing came of my suggestion till the commencement of this month, when one morning I saw a number of Blacks in military uniform being drilled, and apparently well clothed. On inquiry I found that the Pasha had filled up several vacancies in the band with Blacks, and had drafted the taller and stronger men into a battalion of the regular troops.

No. 4.

Consul Alvarez to the Marquis of Salisbury.—(Received June 2.)

My Lord,

Bengazi, May 19, 1891.

I HAVE the honour to inclose herewith extract of a despatch addressed to Her Majesty's Ambassador at Constantinople, reporting the absence of slave-caravans

usually arriving here from Waday in the winter, and the probable diversion of this traffic to Derna.

I have, &c.
(Signed) JUSTIN ALVAREZ.

Inclosure in No. 4.

Consul Alvarez to Sir W. White.

(Extract.)

Bengazi, May 18, 1891.

SINCE the beginning of the present year I have noticed the absence of slave-caravans which used formerly to arrive at Bengazi during the winter and spring from Waday, and, while unable to report any serious diminution of the Slave Traffic between this province and the interior of Africa, am led to believe that it is carried on by no means as openly as before, and that in process of time this Traffic will in all probability be diverted to another port, Mesurata, or more likely Derna.

Although in the beginning of the year I obtained from Hajy Reschid Pasha a repetition of strict orders previously given to the Kaïmakams of Derna and Jalo for the repression of the Slave Trade in their respective districts, coupled in the case of the former with an injunction to arrest two slave-dealers, whose names were given, and emancipate about forty-five slaves said to be with them, and although the then Kaïmakam (Edhem Effendî) of Ojela and Jalo was transferred to Merj, and the Kaïmakam of Merj (Husny Bey), represented to me by the Pasha as more energetic in character, was named in his place shortly afterwards, yet such is the apathy of the authorities in the interior and at Derna that I do not expect the improvement will be other than temporary.

No. 5.

Acting Consul de Fremeaux to the Marquis of Salisbury.—(Received October 31.)

My Lord,

Bengazi, October 16, 1891.

I HAVE the honour to transmit herewith extract of my last Report to his Excellency the Ambassador of Her Majesty at Constantinople on the present state of slavery and Slave Trade in this province.

I have, &c.
(Signed) G. DE FREMEAUX.

Inclosure in No. 5.

Acting Consul de Fremeaux to Sir W. White.

(Extract.)

Bengazi, October 2, 1891.

I HAVE the honour to report to your Excellency that, during the quarter ended the 30th September ultimo, on behalf of this Consulate, and by much trouble of my side, and very difficulties of these authorities, have been emancipated 33 slaves (20 men and 13 women).

The caravans arrived here in this period from Wadia, through Kufra and Jalu-Angela, brought with them separately about 500 slaves (300 men and 200 women). Most of them are natives of Darfour, Baghirni, and Bahar Sélémet.

It is calculated that in this province, from the plains of Syrtis Major to the Egyptian confines, there are over 6,000 slaves, and the only city of Bengazi contains more than 3,000.

Consul Alvarez to the Marquis of Salisbury.—(Received February 11.)

My Lord,

Bengazi, January 18, 1892.

I HAVE the honour to transmit, herewith inclosed, extract of a despatch of the 4th instant, addressed to Her Majesty's Ambassador at Constantinople, reporting the arrival of two caravans of slaves, and the apathy of the local authorities in repressing the Slave Trade.

I have, &c.
(Signed) JUSTIN ALVAREZ.

Inclosure in No. 6.

Consul Alvarez to Sir W. White.

(Extract.)

Bengazi, January 4, 1892.

I HAVE the honour to report that the recent list of the slaves who have taken refuge at Her Majesty's Consulate during the last quarter shows a comparative diminution in their number (eleven males, sixteen females). This diminution is due to a variety of causes, among the first of which I have no hesitation in placing the enrolment in the Ottoman army of over 200 Blacks. This measure, besides providing for the subsistence of those who were in the direst straits of poverty, bordering on starvation, has greatly reduced the number of those whose services might be utilized with the sanction of the law by the Arabs of the place, who perhaps have treated their slaves better than usual, aware of the impossibility of replacing their labour except by the purchase of new slaves.

I regret to say that, in addition to the caravans of slaves reported on by Mr. de Fremaux, two others have arrived, one of them before my return to my post, and another from Waday, with 220 slaves, on the 4th November. Notwithstanding that I lost no time in denouncing the second caravan to the authorities, to whom I communicated the names of four slave-dealers who held 100 out of the 220 slaves, ten days after I had put him in possession of the facts the Governor replied that the result of the inquiry made by the police was that no slaves had been brought by the four persons mentioned by me, whereas the exact contrary was matter of public notoriety. The Pasha further invited me to say who my informants were, in order that they might be confronted with the accused.

With this demand I could not comply, and nothing further has been done in the matter. The fact is, slave-dealing is considered by the Mussulman population a perfectly legitimate trade, and should any person be imprisoned on account of accusations of being concerned in it brought against him, he would be looked on as a martyr.

No. 7.

Consul Alvarez to the Marquis of Salisbury.—(Received May 9.)

(Extract.)

Bengazi, April 30, 1892.

I HAVE the honour to report to your Lordship that, during the quarter which terminated on the 31st ultimo, 33 slave were maintained at the expense of Her Majesty's Government, 19 of whom were males, and 14 females. The following is their distribution according to country or place of birth:—

Males, 19.			Females, 14.			Remarks.
Baghirmy	..	.. 1	Bahr Selamet	..	3	No opposition was made by the authorities to their emancipation, but in several instances there was great delay in the fulfilment of the necessary formalities.
Budris	} Both in Barca	2	Baghirmy	..	2	
Hasr Tawyl		..	Bengazi	} Barca	.. 3	
Darfour	..	.. 5	Buktaifa		..	
Jebel Gera	..	.. 2	Hia	}	.. 4	
Mahamyd	..	.. 2	Darfour	..	.. 1	
Muby	..	.. 1	Kano	..	.. 1	
Rungha	..	.. 1	Waday	..	.. 1	
Waday..	..	.. 5				

With regard to the repression of the Slave Trade, I regret to have to report that the apathy of the local authorities in enforcing the law still continues.

On reference to the Slave Register kept at this Consulate, and containing, among other details, statements of the time during which the slave has been in bondage, I find that from the 1st January, 1891, up to this day, out of a total of 183 slaves who have taken refuge at this Consulate, no fewer than 29 have been in slavery for periods not exceeding two years. Of these, 15 are males and 14 females. The last Law sanctioned by Imperial Iradé for the prohibition of the Traffic in Black Slaves was promulgated on the 4th (16th) December (1305), 1889.

Allowing three months for the delay which may have elapsed before its publication in Bengazi, and I think it will be admitted that this allowance is ample, on and after the 16th March, 1890, any purchase of slaves or slave-dealing would render the offenders liable to punishment under Article 5 of the above Law. I intend to call the attention of the local authorities to this fact with the view of causing legal proceedings to be instituted against the slave-owners who have rendered themselves liable to the penalties of the Law, and whose former slaves are resident in Bengazi.

No. 8.

Consul Alvarez to the Marquis of Salisbury.—(Received May 17.)

My Lord,

Bengazi, May 9, 1892.

I HAVE the honour to report the following occurrence in further illustration of the lukewarm attitude taken up by the local police as regards the Slave Trade, and the perfunctory manner in which they attempt its repression.

Three days ago, during the night of the 6th May, I received intelligence that slaves were to be found in the houses of two slave-dealers. With the object of preventing any collusion between them and the police, the result of which collusion would have been that no slaves would have been discovered, in the note which I addressed to the Governor, asking for the assistance of the police to enable my cavass to release certain slaves about to be sold, and to arrest the slave-dealers, I did not specify the names of the slave-dealers, or the position of their houses. By the Pasha's orders, one policeman and four zaptiehs were sent, and the search began. In the first house searched three female slaves were found, who were taken to the Castle.

On proceeding to the second house, that of a well-known slave-dealer, who has previously been denounced by me to the authorities, the police and my cavass found that the owner had come out of his house and locked the door. He refused to open it unless he was told the name of his denouncer, &c. The police, instead of proceeding to break into the house and make a search as they were called upon to do, parleyed and discussed for about two hours. Finally, the man was marched off in custody to the Castle. The Pasha, on hearing that the house had not been searched, sent the police back again, but of course the two female slaves, who would probably have been found if the search had been carried out without loss of time, had disappeared. The loss of time probably also accounted for the failure to find any slaves (there were supposed to be three) at the third house. On the report made to me by my cavass, I wrote to the Governor asking that legal proceedings should be taken against the owner of the second house for resisting the police in the execution of their duty. Of course the owner of the first house will be prosecuted, and the slaves having been found in his house, his conviction ought to be a foregone conclusion.

I have also expressed my regret to the Pasha at the failure of the police to make a thorough search in the second house in the first instance, in spite of the owner's opposition, but have not as yet received any explanation. The neglect in this case is palpable, and from it your Lordship may judge of the manner in which the benevolent intentions of His Imperial Majesty the Sultan, as expressed in the Law of the 16th December, 1889, forbidding the Traffic in Black Slaves, would be carried out if the local police were left to themselves.

I have, &c.
(Signed) JUSTIN ALVAREZ.

Consul Alvarez to the Marquis of Salisbury.—(Received August 29.)

My Lord, *Bengazi, August 11, 1892.*

ON the 30th April of this year I had the honour to transmit to your Lordship my despatch at the end of which I referred to the fact that, from the 1st January, 1891, to that date, the Slave Register kept at this Consulate showed that, out of a total of 183 slaves who had taken refuge here, no fewer than 29 had been in slavery for periods not exceeding two years. The date of the promulgation of the Imperial Iradé for the prohibition of the Traffic in Black Slaves being the 4th (16th) December (1305) 1889, it is evident that any purchase of slaves after that date would be slave-dealing, and would render the offenders liable to punishment under Article 5 of the above Law. I then expressed my intention of calling the attention of the local authorities to this fact, with the view of causing legal proceedings to be instituted against those slave-owners who had broken the law. I now have to report to your Lordship that on the 8th instant I received from the Governor a note dated the 4th, translation of which is herewith inclosed.

Your Lordship will perceive how entirely the Provincial Administrative Council begs the question. Article 2 was certainly never intended to cover any description of owners other than passengers by sea or land, or captains or proprietors of vessels. None of the thirty slaves referred to in my note to the Government was employed as one of the crew of any vessel, or accompanied his or her master or mistress from any port of this province. By no reasonable interpretation, therefore, can they or their owners be brought under this clause, as the primary conditions for such an argument are wanting. Article 5, on the other hand, is perfectly clear, and admits of no prevarication.

In the opinion of the Administrative Council a person who buys a slave after the date of the promulgation of the Law for the prohibition of the Black Slave Trade is evidently not a slave-dealer, especially if he be "well known or respectable, or be of a class which requires servants." The Council clearly think that such an action would be no blot on his respectability.

I have, &c.
(Signed) JUSTIN ALVAREZ.

Inclosure in No. 9.

Reschid Pasha to Consul Alvarez.

(Translation.)

Sir,

11 Moharrem, 1310 (July 23 (August 4), 1892).

ON receipt of your "tacrir" of the 17th (29th) May (1308) 1892, requesting that the owners of thirty black slaves who at different dates had been sent by your Consulate to the Local Government, which gave them letters of emancipation, should, in conformity with the tenour of the Imperial Law of the 22nd Reby-ul-Akker, 1307, sanctioned by the Iradé of His Imperial Majesty the Sultan, be considered as slave-dealers, and legal proceedings be taken against them, I referred the matter to the Administrative Council of the province. In the first clause of Article 2 of that Law black slaves accompanying their masters or mistresses abroad as domestic servants, or found on board merchant-vessels as part of the crew, are excepted from prohibition, and in the 3rd Article black slaves whose owners have no certificate, such as is described in the 2nd Article, shall be considered free, and shall receive letters of emancipation, while their owners shall be looked upon as slave-dealers. But if these latter prove that they are not slave-dealers they shall be exempt from the penalty provided by law. Consequently, taking into consideration the fact that the male and female Blacks whose names are given in your note are of the class employed in domestic service, and that their employers have been found on inquiry not to be slave-dealers, but well-known and respectable persons of a class which requires servants, it was decided to inform you that the law did not allow of any action being taken against these persons, or anybody else accused in the past, or who shall be in the future.

I have, &c.

(Seal.)

(Signed)

MAHOMET RESCHID (son of Ibrahim),
Mutessarif of Bengazi, and Feryk.

Consul Alvarez to the Marquis of Salisbury.—(Received August 29.)

(Extract.)

Bengazi, August 15, 1892.

I HAVE the honour to report that on the 8th August, towards evening, Khadija, aged 22, a negress born in Rungha, took refuge in this Consulate, and informed me that her master, a native of Bengazi, had intended to sell her, as well as Mereisila, a native of Baghirmy, whom he had caught in the act of running away to this Consulate, and had bound and shut up in his house preparatory to selling her. After making a note of her statement, I applied to the Governor in the usual way for Khadija's manumission next day, and in a separate note referred to the case of Mereisila, asking for her liberation and emancipation, an inquiry into the affair, and the prevention of the sale, or, if it had taken place, the punishment of the guilty parties.

On the 11th instant Hajy Reschid Pasha, Governor of Bengazi, left for Derna, after having referred the matter, as I was told, to the Public Prosecutor.

On the 13th Mereisila informed the Consulate that she was still imprisoned. I at once sent to the Cadi, Khalil Fehmy Effendi, the Acting Governor, to inquire what had been done. The Acting Governor had no cognizance of the affair, and on further inquiries being made it turned out that neither the Public Prosecutor, nor the Judge of Instruction, nor the police had done anything.

I again sent to the Acting Governor a message asking that immediate action should be taken, and the next day saw the Governor's Dragoman, and impressed upon him the importance of the case being attended to without loss of time. Finally, as it was evident that nothing would be done, and that an attempt was being made to gain time in order that the girl might be sold, I informed the Acting Governor that I should hold the local authorities responsible for Mereisila's remaining in slavery and for the non-execution of the law. Thereupon the police sent to ask that Khadija might point out the place where Mereisila was confined. While I was confident that no negress would now be found, yet, that the authorities might not complain of want of assistance on my part, I sent the girl with my cavass. She went straight to the place where Mereisila had been shut up, but, of course, no one was found.

Consul Alvarez to the Earl of Rosebery.—(Received October 10.)

My Lord,

Bengazi, September 26, 1892.

I HAVE the honour to report that a few days ago I received a communication from the Acting Governor stating that in consequence of the failure to discover the slave-girl Mereisila, who was shut up and afterwards sold, the only evidence against her captor was the girl Khadija's deposition, and therefore an "Ordonnance de non-lieu" had been pronounced in his favour.

I have forwarded to the Acting Governor a slave-girl, by name Saida, of Darfour, who three days previously had taken refuge in this Consulate, and declared that on the day of the search by the police in her master's house his brother-in-law warned him of the approach of the police, whereupon she and Mereisila were hurriedly hidden in the Marabut* Sid Mumen and brought back two hours and a-half afterwards, when the police had left the house. Four days later Mereisila was sold to a well-known slave-dealer. Two other slave-girls, Zeytuné, of Baghirmy, and Ayescha, were placed in the kitchen and successfully passed off as domestic slaves. The next day Zeytuné took refuge at the Consulate, and when sending her to the Castle for emancipation I requested the annulment of the "Ordonnance de non-lieu" issued in the master's favour, as the evidence of these two girls, in addition to that of Khadija, furnished conclusive proofs of his guilt. Finally, Mereisila, the girl who was sold, was discovered yesterday and brought to the Consulate.

All the persons implicated in the affair are now under arrest, the case is now being re-examined, and I anticipate that if it be properly conducted there can be no doubt as to the result.

I have, &c.
(Signed) JUSTIN ALVAREZ.

* "Marabut" (bell tomb).

PAPERS relating to the Slave Trade in Bengazi.

*Presented to both Houses of Parliament by Com-
mand of Her Majesty. September 1898.*

AFRICA. No. 5 (1893).

P A P E R S

RELATIVE TO THE

SUPPRESSION OF SLAVE-RAIDING

IN

BRITISH CENTRAL AFRICA.

[In continuation of "Africa No. 5 (1892) :—" C.—6699.]

*Presented to both Houses of Parliament by Command of Her Majesty.
June 1893.*

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Papers relative to the Suppression of Slave-raiding in British Central Africa.

[In continuation of "Africa No. 5 (1892):" C.—6699.]

No. 1.

Commissioner Johnston to the Earl of Rosebery.—(Received December 23.)

(Extract.)

Zomba, October 19, 1892.

ANOTHER slave raid took place in the beginning of October, in which three women were carried off, and actually since I began to write this despatch news has come in from Captain Selater of a raid which occurred just a few days after I left Milanji (9th or 10th October), in which two natives of Milanji who had been working for the Administration for three months, and were returning home with their pay, were seized on the road by Yao robbers, and put into slave-sticks. Captain Selater sent a party of thirty native police to search for the men. Fortunately, they were found in a village on the north slope of Mount Mitshezi (a northern spur of Milanji) and released; but whilst the slave-sticks were being taken off their necks the rescuing party was fired on, and two of our native police were shot dead. The remaining men, however, stood their ground well, and killed four of the enemy, wounding nine or ten, made one prisoner, and captured four guns, besides effecting the main object of their journey—releasing from slavery native labourers who had worked for us and done good service. There have also been one or two raids in May and June on Lakes Company's caravans between Blantyre and Matope. These last-mentioned robberies were traced to petty Chiefs living under Kawinga. I sent messengers to Kawinga, who, while refusing to give up more than one of the robbers, made a somewhat paltry reparation by returning most of the goods, and with these amends I had to be content, having no means at my disposal of exacting more. The other and more serious slave raids and robberies in June, August, and October were not, however, traceable to Kawinga. After sending out search parties, we discovered that these attacks proceeded from the Yao Chiefs dwelling to the north and east of Mount Milanji, in fact, to the confederacy which acknowledges Matapwiri as its head.

Matapwiri is a celebrated personage in East Africa. He is an "Arabised" Yao Chief, a Mahommedan, who, by happening to hold the pleasant fertile, well-watered country to the east of Milanji and the River Ruo, through which the great coast road from Lake Nyassa passes to Quilimane, has grown rich as a middleman, taking toll of the ivory which goes out from and the goods which pass into Nyassaland. A few years ago he was made a captain in the Portuguese army. Until recently a Portuguese officer used to reside at Matapwiri's, but when it was ascertained that Matapwiri's main town was within the British frontier this official was withdrawn. Whilst he resided there Matapwiri kept pretty quiet, but after the Portuguese left these slave raids began again. Yet, curiously enough, Matapwiri himself is favourable to the English, or affects to be. He lives within our borders, and his own immediate people, his own personal followers, give us no annoyance. When I was at Milanji at the beginning of this month I received envoys from Matapwiri, before whom I laid all our grievances. As supreme Chief of the district of Milanji, I called on Matapwiri to punish his subordinate Chiefs, and force them to respect our frontier. The worst among these sub-Chiefs are Kuntiramanja, Mbunju, and Niarapa; also three runaway Swahilis, who once formed part of Consul Hawes' bodyguard, but who deserted and took up their abode with Kuntiramanja, who refused to give them up when asked by Consul Hawes. These men are the ringleaders in most of Kuntiramanja's raids. Matapwiri, however, has only, up to the present, returned evasive answers, declaring he has no power to make his outlying sub-Chiefs obey him.

No. 2.

Commissioner Johnston to the Earl of Rosebery.—(Received May 29.)

My Lord,

Zomba, March 19, 1893.

I HAVE the honour to inclose, for your Lordship's information, a Report on the recent troubles connected with the Slave Trade on the Upper Shiré, on the subject of which I have already sent your Lordship various telegraphic despatches. I trust that my action in this matter may meet with your Lordship's approval.

I have, &c.

(Signed)

H. H. JOHNSTON.

Inclosure 1 in No. 2.

Report on the Slave Trade Revolt on the Upper Shiré.

IN December 1892 I received a complaint from the Mpimbi Station on the Upper Shiré, that a small caravan of unarmed porters, carrying Administration loads from Zomba to Mpimbi, had been attacked by some armed Yaos, and had been robbed of three loads of calico. Attacks of this kind on our caravans had occurred twice before in the year 1892, and, on inquiry, had been traced to some Yao hunters living under the protection of Kutsapa, a Headman of Liwonde's, dwelling on the west bank of the Upper Shiré, about 18 miles above Mpimbi. On this occasion inquiry directed suspicion again to the people of Kutsapa, and also to a Yao Headman named Liwago (also owing allegiance to Liwonde) and living near the east bank of the Shiré.

I directed Captain Sclater, R.E., to inquire into the matter. His messengers went to the villages of both the Chiefs. Liwago, or rather his superior Chief, Mbaza, protested that his men had nothing to do with this robbery. Kutsapa returned no answer.

Early in January I received information from Corporal Hoare, R.E., who is in charge of the Mpimbi Station, and from Captain Johnson (Commandant of the Indian police force in British Central Africa), and Mr. J. L. Nicoll, Collector of the Revenues for the Upper Shiré district, and also from the German officers of the anti-slavery expedition who were passing up and down the Upper Shiré, that there were two large slave caravans in the country, one proceeding from the Portuguese coast. These slave caravans had been reinforced by men from Zarafi's, Kawinga's, Kutsapa's, and Liwonde's, and after making a detour at the back of Mponda's country, they had apparently joined forces, and were travelling through the country of Msamara to the west of the Upper Shiré, towards Angoniland.

Upon my return to Zomba, at the end of January, I received information that one of our messengers employed to go backwards and forwards overland from Zomba to Fort Johnston, had been seized near or at Kutsapa's village, and sold to the slavers. This boy's name was Kagoro. His father was a man named Kumbawa, and a tenant of Messrs. Buchanan Brothers, at Zomba. Kumbawa himself brought me the complaint.

Fearing that this slave caravan would have got beyond our boundaries, and not liking to run the risk of an expensive expedition without more definite information, I directed Kumbawa to take a few men with him from Zomba, and attempt to follow up the slavers, and advise them to give up the boy. He did so; but returned with the news that the caravans were quite close to the River Shiré, and that they refused to give up the boy without an extravagant ransom being paid for him. From Kumbawa's description, I gathered that, although there were a great many people in the caravans, they had only ten guns with them, having sold the rest of their arms to buy slaves. I therefore thought that a relatively small force might deal with them effectually.

I directed Corporal Hoare to take with him eighteen of the Zanzibari and Makua policemen, and a small number of armed Atonga* labourers, follow up the slave

* The Atonga are the natives of the west coast of Lake Nyassa, near Bandawe.

caravan, and endeavour to disperse it, setting free all the slaves, and especially looking out for the kidnapped boy from Zomba.

Just as Corporal Hoare was starting, Captain Johnson arrived from Fort Johnston alone, having come down for a few days' change. Hearing on what errand Hoare was about to start, Captain Johnson decided to go with him. Guided by Kumbawa, they gradually traced the slave caravan to a village in Msamara's country, about 20 miles inland from the west bank of the Shiré. The main body of the caravan had, however, received intimation of the pursuit, and managed to evade the expedition; but Captain Johnson succeeded fortunately in coming up with the tail end of the Ibo caravan. He and Corporal Hoare captured one of the slave traders (a man named), rescued the Zomba boy, and set free four other slaves, all of them women, who had been carried off from the surrounding country. They also captured several loads of gunpowder.

The village where this took place was in Msamara's country; but Msamara himself had nothing to do with the slave caravan, and his people afforded our party assistance in releasing the slaves.

The expedition then returned to the west bank of the Shiré, and spent the night in Liwonde's village, believing Liwonde to have nothing to do with this business, and to be quite friendly.

Liwonde, it will be remembered, is the most important Chief on the Upper Shiré between Mponda's country and Mpimbi. He is mentioned in my report of the 29th December, 1891, on the expedition of Captain Maguire and myself against the slave traders. On the occasion of that expedition, I had to threaten Liwonde with coercive measures if he did not consent to give up the Slave Trade, as Mponda and other Chiefs had done. He preferred at that time to assent to my terms in lieu of fighting. He therefore signed a Treaty with me in which he pledged himself to give up the Slave Trade and to assist Her Majesty's officers in their efforts to suppress the Trade in his country. This Treaty was approved by Her Majesty's Government in the spring of 1892. Nevertheless, for some time past, Liwonde has been very sulky on the subject of the Slave Trade, which undoubtedly in the past was a source of great profit to him. After he had recovered from his first scare on seeing the Indian troops pass through his country, he gradually relapsed into his old ways, and slave caravans visited his country and were ferried by him across the Shiré without disguise.

I was perfectly cognisant of this; but was loath to have any resort to arms, because I knew it would temporarily close the navigation of the Upper Shiré, and I thought it better to postpone decisive measures until the completion of the gun-boats for the lake and river.

I might mention also that Liwonde is a Yao, and a brother or cousin of the Yao Chief Kawinga, who lives to the east of Mount Zomba. By far the bulk of Liwonde's people are Mañanja, and are a conquered race who are not at all attached to their Yao conquerors, by whom they are unceasingly exploited as serfs and slaves.

The action of Captain Johnson against the slave caravans seems to have greatly incensed Liwonde, and his anger was heightened by the taunts of an old Arab named Abubekr, who has resided with him of late, and who has been a kind of middleman for the coast slavers. Whilst Captain Johnson's party was staying in Liwonde's village, Liwonde was pressed to attack them, but, after consultation,* decided it would be better that they should be attacked at a place in the bush on their next day's march, and to that place he sent on a number of his young men, who were further reinforced by some of the slavers who had escaped Captain Johnson the day before. Captain Johnson had an impression that some mischief was brewing, and, having put the released slaves and the captured slaver into one of our boats which had come up to meet him, he left Liwonde's before daylight and marched in the dark until they came to the village of Kutsapa. Here they halted because in my instructions I had directed Corporal Hoare to visit Kutsapa's, and if that Chief refused to give reparation for the raids on the road, and restore the stolen cloth, he was to burn down the Chief's own house or houses, leaving the rest of the village untouched, provided that the people of the village (who are mainly Mañanja) offered no opposition.

Accordingly, when the party arrived at Kutsapa's, they asked for the Chief, but the people told them that the Chief had run away. His own three houses were surrounded by a fence and were situated apart from the village. The houses were searched but found to be quite empty. Corporal Hoare then explained to the people

* These statements are the résumé of much evidence taken down from prisoners and runaways.—H. H. J.

of the village that in punishment of the robberies committed on the road, Kutsapa's houses would be destroyed, but that they themselves would not be harmed provided they offered no opposition. The people said they had nothing to do with the affair, and remained quite indifferent while Kutsapa's houses were being burned.*

After setting light to Kutsapa's compound the expedition continued its march southwards towards Mpimbi, but about 3 miles below Kutsapa's village they fell into an ambushade which had evidently been carefully prepared before-hand. Kutsapa himself was there, together with a number of slavers, and about 200 of Liwonde's men. This was the party that Liwonde had sent ahead of Captain Johnson to waylay him on the road, and the place had been very well chosen for the attack, inasmuch as the grass was very high and dense on each side of the path. At the time of the attack, Corporal Hoare was on in front with the Atonga, and the Atonga on hearing the firing, threw down their guns and ran away. One of our Makua policemen was shot dead, and another, named Ndula, was most severely wounded in gallantly closing with a man who had just raised his gun to shoot Captain Johnson at close quarters. Ndula killed this man, but was shot through the thigh himself. Three other of our men were wounded, and the whole expedition might have been annihilated but for the steady behaviour and coolness of the Makua and Zanzibaris, who carefully husbanded their ammunition, and delivered such effective fire, that six of the enemy, including an important Headman, were killed.

This, for awhile, repulsed the attack, and gave the expedition time to reform and effect an orderly retreat. Corporal Hoare, however, had been surrounded, and was struggling with three of the enemy on the banks of the river; by a sudden effort he managed to free himself, and jumped into the water. He then swam for 400 yards down stream under an incessant fire from both banks until Captain Johnson came up with him. The party then continued their march towards Mpimbi without further misadventure, conveying with them their wounded. The total number of guns lost being four.† Arrived at Mpimbi, the wounded were sent up to Blantyre for treatment, and Captain Johnson came on to Zomba to report to me.

Unfortunately, whilst this fight was going on, a small boat belonging to the African Lakes Company, and manned by Atonga, was being rowed up the river with loads in it; the boat was seized by Liwonde's people, its contents taken out, and three of the boatmen (the others jumped into the water and escaped) were handed over to Liwonde himself, who ordered them to be killed. One was beheaded by Liwonde's son, Tshibwana, the other two, though very severely wounded, managed to escape into the reeds, and eventually reached Blantyre.

At the same period also, an English hunter, named Koe, was travelling through the interior of Liwonde's country, his camp was attacked in the evening, his men ran away, and he himself, being surprised whilst bathing in a river, had to run for his life quite naked. The whole of his property fell into Liwonde's hands,‡ and Mr. Koe barely escaped with his life. He wandered for a considerable distance through the bush until he reached the country of a friendly Chief, Msamara, one of whose Headmen partially clothed him, and assisted him to return to Mpimbi.

Liwonde also attempted a night attack on the station at Mpimbi, but it was made in rather a faint-hearted manner, and two of the would-be attackers were captured.

To add to our complications and difficulties at this juncture, the steam-ship "Domira," of the African Lakes Company, coming down the Shiré, stuck on a sand-bank within 5 yards of the shore, opposite one of Liwonde's hostile villages; at first the people were deterred from attacking her from fear of the Hotchkiss gun which she has on board, but the people of the village in question were presently reinforced by a number of men from the Ibo caravan carrying a Portuguese flag, and preparations were seemingly being made to attack the "Domira" on a favourable opportunity.

Having so completely committed himself, Liwonde now attempted to form a regular league against the English on the part of those Yao Chiefs interested in the Slave Trade. At first it seemed likely that Zarafi, Kawinga, and others would join; and they would probably have done so, but for our prompt action.

As soon as I could collect about 30 of the Zanzibaris and Makua police, I rejoined Captain Johnson at Mpimbi, and at that place mustered all the force on which I

* I might here state that Kutsapa has since admitted his share in the last of the raids, and has paid a small tusk of ivory in compensation for the cloth stolen. Some of the stolen cloth was afterwards found by us in one of the houses of Kutsapa's village, and another piece was recovered by Lieutenant Von Bronsart, of the German Anti-Slavery Expedition, who caught a man in the act of conveying the cloth away.—H. H. J.

† All have since been recovered.

‡ Nearly the whole of this has since been recovered.

could immediately lay hands. It consisted of Captain Johnson, and two Sikh non-commissioned officers, Vice-Consul Sharpe, and about 70 Atonga, lent by the African Lakes Company, and Messrs. Buchanan Brothers, Messrs. Crawshay, Stevenson and Cameron, of the British Central African Administration, together with forty-six more Atonga, lent by Buchanan Brothers, and eighteen belonging to the Administration; also Mr. Henry Inge (petty officer R.N., seconded for service with the British Central African Administration); one Administration boat, and nine Makua boatmen.

With this force we made an immediate advance on Liwonde's country, marching up the east bank of the river,* and being followed by the boat. Our first objective was the village of Malawi, where the Lakes Company's boat had been captured. We found the village deserted on our arrival, but shots were fired at us out of the dense bush and grass, and two of our Atonga were wounded. Mr. Sharpe made a sudden sally which completely routed the enemy, and we set fire to the village. We found at that time no trace of the African Lakes Company's boat, though it was afterwards discovered hidden in the reeds, and its oars and rudder were found in a village nearly 2 miles inland. The boat was quite unspoiled, and has been handed back to the African Lakes Company.

From Malawi's we pushed on rapidly to the point where the "Domira" had stuck on the sandbank. Our journey through the long grass and dense bush was very disagreeable, as it was very difficult to localize the points from which the enemy's fire (fortunately not of a very determined character) proceeded. After reaching the place where the "Domira" was, a much more determined resistance was shown by the party which held the village. Messrs Crawshay and Stevenson, who were in front, saw the enemy carrying a Portuguese flag, but I did not see it myself. Two or three steady volleys from Captain Johnson's men cleared the village, and we took possession of it, and communicated with the "Domira."

The following night was a very trying one, as firing was kept up all night long by the enemy into our rather exposed camp. The next day the attack became fiercer. Mr. Gilbert Stevenson, while proceeding on board the "Domira," was very severely wounded. All this time we were doing our best to throw up a rough fortification, and also to assist the "Domira" in getting off the sandbank. On the second day's occupation of this spot, the enemy became bolder still in his attacks, and more accurate in his aim. My tent was shot through twice, and a servant standing close to me was severely wounded in the foot, but whilst this attack was being made on us, Mr. Sharpe had stolen out with a small party of Atonga, and attacked the attackers in flank, killing their leader, a man named Mtutu—a well-known slaver—and wounding one or two more.

After this, the efforts of the enemy relaxed, and a continued series of excursions on the part of the Atonga and Makua which resulted in the loss of the lives of three or four of the enemy secured for us more peaceful nights and days.

Finally, the "Domira" was got off and steamed down river.

At one time, however, owing to the incessant firing and want of rest which it entailed on the white men, together with the expenditure of our ammunition, the situation looked somewhat grave, and Mr. Sharpe, who had gone down river in the "Domira," represented the matter to Lieutenant-Commander Carr, of Her Majesty's ship "Mosquito," who on the first news of this outbreak had come up to Blantyre with a force of twenty-nine seamen. Mr. Sharpe, hoping the "Domira" would soon return, advised Commander Carr to go up in her, but he, thinking that I might be in straits in the interval, and knowing the extreme uncertainty of the "Domira's" voyages, decided to make an overland march. I may also mention that on receipt of the first news of our difficulties, Captain Präger, of the German Anti-Slavery Expedition, and twenty-nine Soudanese, together with two non-commissioned officers and a Hotchkiss gun, came up to our assistance. On their way up river they were attacked by Malawi's people, and one of their men was severely wounded.

Together with Commander Carr, R.N. (who brought with him Dr. Harper, of Her Majesty's ship "Mosquito"), there travelled Baron Von Eltz and Dr Roewer, of the German Anti-Slavery Expedition, Mr. F. J. Whicker, of the British Central African Administration, and also a Mr. Stanislas Steblecki, a planter from Blantyre who brought with him fifty-two of his Atonga], so that we were soon able to muster

* Although the fighting had previously taken place on the right or west bank, and Liwonde himself lives on an island off the west bank, I knew that the hostility all came from the east bank of the river, which is inhabited by Yaos, and infested with slave-traders, whereas all along the west bank the population is mainly Mañanja, who are the unwilling subjects of the Yaos.

at the place, which we now call Fort Sharpe, a very imposing force, consisting in all of about—

European officers	..	..	..	..	..	9
European non-commissioned officers and men	..	..	..	..	..	32
Soudanese	..	..	..	..	..	29
Indian non-commissioned officers	..	..	..	..	..	2
Makua and Zanzibari police	..	..	..	..	..	50
Irregular force of Atonga	..	..	..	..	(about)	250

Commander Carr had also brought with him a Nordenfeldt gun, which proved extremely useful.

We left Fort Sharpe in charge of Corporal Hoare and a small garrison, and, dividing our party into two, marched up both banks of the river. I went with the party along the west bank, which made its objective Liwonde's Island; the other party, under the command of Baron von Eltz, took the east bank, and aimed more especially at the settlement of the Arab Abubekr (whose men had made themselves very prominent in the fighting), which settlement lay exactly opposite Liwonde's Island.

Along the west bank of the Shiré we marched up without any opposition, though our journey was greatly delayed by the many ravines we had to cross. Baron von Eltz, who had an easier route as regards the nature of the ground, had his passage much more hotly contested—one Atonga was killed and several wounded—but the Baron made much effective shooting with his Hotchkiss gun, and finally dislodged the enemy not only from the east bank but from Liwonde's Island, which we found abandoned, or almost abandoned, when we arrived there.

After reaching this point we occupied both Liwonde's Island and the Arab settlement opposite, and, in the course of several days, constructed a roughly-made fort at each place.

The day after our arrival we were several times fired at, my tent again being the chief objective, but the Nordenfeldt gun raked the long grass and bush and huts where the enemy was hidden, and killed in all eleven, and completely dispersed the rest. From that time forth we were not any more molested, and several expeditions, under Commander Carr, destroyed villages on the hills where the enemy took refuge.

These actions soon brought Liwonde to terms, especially when the steam-ship "Domira" arrived, bringing up Vice-Consul Sharpe and Commander Robertson, R.N., Senior Naval Officer of the Zambesi-Shiré. Together with these two officers I made an excursion in the "Domira" up the river, to the limit of Liwonde's country on the east bank, but met with no resistance.

Shortly before the "Domira" returned we had succeeded in reopening communications with Fort Johnston, thanks to the friendly offices of Msamara.

Having put my terms of peace before Liwonde's Envoys,* and left the twin forts at Liwonde's and Abubekr's sufficiently garrisoned, and under the command of Mr. F. J. Whicker, of the British Central African Administration (Mr. Nicoll, the Collector of the Upper Shiré District, having arrived to undertake the further negotiations for peace), I returned with all the other officers and men to Mpimbi, from whence I proceeded to Blantyre.

Although this serious outbreak on the Upper Shiré has cost my Administration a good deal of money, anxiety, and loss of time, it has served once more to bring out in a very gratifying manner the loyalty to British rule of the great mass of the population of Nyassaland, and of almost all the Chiefs who dwelt within our borders. It is curious also that in the case of those other Chiefs whom we have had to fight in the past, or if not to fight, to exact from them compliance with our regulations by the show of armed force, so far from their seizing this or any other preceding opportunity to attack us when our forces were engaged with some other enemy, they have invariably shown on those occasions their loyalty and determination to assist the British; or, in the least favourable cases, that they were resolved to maintain a strict neutrality. After a momentary hesitation, Kawinga, whom we had to fight in 1891, and who, next to

* The terms of peace were (1) that Liwonde should restore all property (of which a list was furnished) belonging to Mr. Koe; (2) that he should restore the guns taken from the Administration Police Force at the time of the attack on Captain Johnson; (3) that he should compensate the African Lakes Company for the loads stolen out of their boat; (4) that he should give up for trial his son Tshibwana, who had beheaded the Lakes Company's Atonga boatman; (5) that he should surrender Abubekr; (6) that he should completely close his country henceforth to the passage of slave caravans.

Condition No. 1 has been nearly fulfilled at the date of writing. Conditions Nos. 2 and 3 have been fulfilled. Condition Nos. 4 and 5 have not been fulfilled; and in regard to condition No. 6, no answer has been received.

Makanjira, is our most serious opponent, sent messengers to tell me, when I was on the Upper Shiré, that he would take no part in this quarrel with Liwonde, and would afford him no assistance. The smaller Mañanja Chiefs on the Upper Shiré were altogether on our side; Msamara did his best to rescue Mr. Koe, and to reopen our communications with Fort Johnston; Mponda hastened down to Fort Johnston, and, together with all his Headmen, assured Mr. Nicoll, who was in charge there, that they would do their best to help in the defence of the fort if it should be attacked, while Jumbe, the Arab Sultan on the west coast of Lake Nyassa, manned his two dhows and came himself to Fort Johnston with a ton of rice and fifty fighting men. All these acts of friendship were quite unsolicited on my part, and had we not been thoroughly established in the good opinion of the Chiefs and people at the south end of Lake Nyassa, there is no saying what disasters might have overtaken us. As it was, our communications with the Fort were cut off for nearly a month, and during all that time the Military Commandant (Captain Johnson) was away.

At the time this outbreak first began, not knowing to what extent I might rely on the friendliness of our former foes, and hearing that Makanjira and Zarafi were again making preparations to attack us,* and that Kawinga would be probably overborne by his "young men" and join in, the situation seemed to be a very serious one; and no doubt it would have become dangerous if prompt action had not been taken, and if I had not been so thoroughly supported by the officers and men of Her Majesty's navy and by Baron von Eltz and his men from the German Anti-Slavery Expedition.

Great commendation is due to Lieutenant-Commander Carr, of Her Majesty's ship "Mosquito," for the admirable manner in which he rapidly transported a large body of seamen, together with a Nordenfeldt gun, ammunition and stores of all kinds over a land journey of some 130 miles (*i.e.*, from Tshiromo to Liwonde's) in a very short space of time, and arriving without a single man sick. The health of the seamen throughout all this expedition until they returned to Blantyre was excellent, and they worked very hard fortifying the places we left garrisoned. Commander Robertson arrived as soon as he could leave the transport work at Katunga, and, as I have related, went on with me to the limit of Liwonde's country; and on the return journey greatly facilitated the winding-up of the expedition. My thanks are also due to both Dr. Harper, of Her Majesty's ship "Mosquito," and Dr. Roewer of the German Anti-Slavery Expedition, for the care bestowed on the wounded men.†

I consider that special commendation is due to Vice-Consul Sharpe for his gallantry and for the rapid manner in which he organised the somewhat undisciplined bands of Atonga; and Captain Johnson, who had, perhaps, in anxiety and fatigue, the most to suffer in this campaign, proved once more what invaluable training active service in India gives for bush warfare.

Mr. Gilbert Stevenson, of the British Central African Administration, who was very severely wounded in the side (the bullet remains lodged in his body) has so far sufficiently recovered to be sent back to England for medical care, and I trust before long may be able to return to his duties.

I inclose herewith a copy of a letter addressed to me by the Rev. W. P. Johnson, M.A., of the Universities Mission to Central Africa, which may be of interest in connection with my action against Liwonde.

(Signed) H. H. JOHNSTON,
Her Majesty's Commissioner and Consul-General.

March 19, 1893.

Inclosure 2 in No. 2.

Mr. Johnson to Commissioner Johnston.

Dear Mr. Johnston,

"Charles Janson," at Fort Johnston, March 8, 1893.

I HAVE had the pleasure of conveying to you wishes for peace and for the Flag from Kalanje of Unengo, and Mkalawili—this in the substantial form of messengers of some rank, amongst them Kalanje has sent his heir. Chingomanje, who sends his

* Makanjira had been much enraged by the destruction of one of his few remaining dhows by the German Anti-Slavery Expedition. A party of Zarafi's men had also fired on one of Major von Wissmann's boats from the shores of Lake Pamalombwe.

† I should further state that Mr. Gilbert Stevenson, and other severely wounded men, were sent to Blantyre, and were most ably treated there by Dr. Affleck Scott, of the Church of Scotland Mission, to whose unwearied attention their rapid recovery is due.

heir, is Kalanje's younger relative, only important from his dhows. Kalanje and Mkalawili own the country from Msumbu to Makanjila's boundary. Kalanje is most afraid of his dhows, and Mkalawili most afraid of his neighbour Makanjila. I have told them a Flag means "kushika mguu,"* and that I, as a teacher, have nothing to do with it, but hope for peace. Kalanje sends the largest caravans to the coast, and promises (as far as that goes) to stop slaves going.

Mr. Nicoll last time received these people civilly, and said he would refer the matter to you. This trip they come down again, and wish to go on in our boat to wait on you in person. I can but recommend their suit to your kind attention, rejoicing meanwhile that their country is reopened to Europeans.

May I congratulate you on the prompt and successful action at Liwonde's. I have ventured to write to Mr. Nicoll, recommending one Ngombe, a smith, and a wonderfully gentle old man, who has been oppressed by Liwonde for being our friend, to your favour, and possibly to his restoration to his acres. Of the rest of my Nyassa friends I could tell little, except of much oppression from Liwonde, who withal was a jovial ruffian, but alas, a genuine one.

I remain, &c.
(Signed) W. P. JOHNSON,
Universities Mission to Central Africa.

* Literally: "To hold the leg"; i.e., to become subservient, subject, to any one.—H. H. J.

PAPERS relative to the Suppression of Slave-raiding
in British Central Africa.

[In continuation of "Africa No. 5 (1892):"
C.—6699.]

*Presented to both Houses of Parliament by Command
of Her Majesty. June 1893.*

LONDON:

PRINTED BY HARRISON AND SONS.

AFRICA. No. 12 (1893).

RETURNS
OF
SLAVES FREED IN ZANZIBAR WATERS
THROUGH
HER MAJESTY'S SHIPS:
1892-93.

*Presented to both Houses of Parliament by Command of Her Majesty.
December 1893.*

LONDON:
PRINTED FOR HER MAJESTY'S STATIONERY OFFICE
BY HARRISON AND SONS, ST. MARTIN'S LANE,
PRINTERS IN ORDINARY TO HER MAJESTY.

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Returns of Slaves freed in Zanzibar Waters through Her Majesty's Ships : 1892-93.

No. 1.

Mr. Portal to the Marquis of Salisbury.—(Received May 2.)

My Lord,

Zanzibar, April 7, 1892.

I HAVE the honour to forward the inclosed Quarterly Return of the disposal of freed slaves taken by our ships of war, and condemned as forfeited in this Court.

I have, &c.
(Signed) G. H. PORTAL.

Inclosure in No. 1.

RETURN of Slaves captured and forfeited to Her Majesty during the Quarter ended March 31, 1892.

Date of Discharge.	Number of Decree.	How disposed of.			Remarks.
		In Town.	Universities Mission, Zanzibar.	Church Missionary Society, Mombasa.	
Feb. 10, 1892..	No. 1 of 1892	..	1	..	
	Total ..	..	1	..	

(Signed) G. H. PORTAL,
Her Majesty's Diplomatic Agent and Consul-General.
Zanzibar, April 1, 1892.

No. 2.

Mr Portal to the Marquis of Salisbury.—(Received August 8.)

My Lord,

Zanzibar, July 13, 1892.

I HAVE the honour to forward the inclosed Quarterly Return of the disposal of freed slaves taken by our ships of war, and condemned as forfeited in this Court.

I have, &c.
(Signed) G. H. PORTAL.

Inclosure in No. 2.

RETURN of Slaves captured and forfeited to Her Majesty during the Quarter ended June 30, 1892.

Date of Discharge.	Number of Decree.	How disposed of.			Remarks.
		In Town.	Universities Mission, Zanzibar.	Church Missionary Society, Mombasa.	
April 8, 1892	No. 3 of 1892	1	..	..	
" 17, "	" 4 "	9	5	..	
	Total ..	10	5	..	

(Signed) G. H. PORTAL,
Her Majesty's Diplomatic Agent and Consul-General.
Zanzibar, June 30, 1892.

No. 3.

Sir G. Portal to the Earl of Rosebery.—(Received November 1.)

My Lord,

Zanzibar, October 4, 1892.

I HAVE the honour to forward the inclosed Quarterly Return of the disposal of freed slaves taken by our ships of war, and condemned as forfeited in this Court.

I have, &c.
(Signed) G. H. PORTAL.

Inclosure in No. 3.

RETURN of Slaves captured and forfeited to Her Majesty during the Quarter ended September 30, 1892.

Date of Discharge.	Number of Decree.	How disposed of.			Remarks.
		In Town.	Universities Mission, Zanzibar.	French Mission, Zanzibar.	
July 30, 1892	No. 6 of 1892	..	1	8	
August 6, "	" 7 "	1	1	31	
	Total ..	1	2	39	

(Signed) G. H. PORTAL,
Her Majesty's Diplomatic Agent and Consul-General.
Zanzibar, September 30, 1892.

No. 4.

Mr. Rodd to the Earl of Rosebery.—(Received February 6.)

My Lord,

Zanzibar, January 11, 1893.

I HAVE the honour to forward the inclosed Quarterly Return of the disposal of freed slaves taken by our ships of war, and condemned as forfeited in this Court.

I have, &c.

(Signed) RENNELL RODD.

Inclosure in No. 4.

RETURN of Slaves captured and forfeited to Her Majesty during the Quarter ended December 31, 1892.

Date of Discharge.	Number of Decree.	How disposed of.		Remarks.
		In Town.	French Mission, Zanzibar.	
October 8, 1892..	No. 8 of 1892 ..	5	7	
„ 20, „ ..	„ 9 „ ..	1	..	
	Total ..	6	7	

(Signed)

RENNELL RODD,

Her Majesty's Acting Diplomatic Agent and Consul-General.

Zanzibar, January 1, 1893.

No. 5.

Mr. Rodd to the Earl of Rosebery.—(Received May 9.)

My Lord,

Zanzibar, April 10, 1893.

I HAVE the honour to forward the inclosed Quarterly Return of the freed slaves taken by our ships of war, and condemned as forfeited in this Court.

I have, &c.

(Signed) RENNELL RODD.

Inclosure in No. 5.

RETURN of Slaves captured and forfeited to Her Majesty during the Quarter ended March 31, 1893.

Date of Discharge.	Number of Decree.	How disposed of.			Remarks.
		In Town.	Universities Mission, Zanzibar.	Church Missionary Society, Mombasa.	
March 11, 1893	No. 3 of 1893	5	3	..	
	Total ..	5	3	..	

(Signed)

RENNELL RODD,

Her Majesty's Acting Diplomatic Agent and Consul-General.

Zanzibar, April 1, 1893.

No. 6.

Mr. Rodd to the Earl of Rosebery.—(Received October 7.)

My Lord,

Zanzibar, September 7, 1893.

I HAVE the honour to forward the inclosed Quarterly Return of the freed slaves taken by our ships of war, and condemned as forfeited in this Court.

I have, &c.

(Signed) RENNELL RODD.

Inclosure in No. 6.

RETURN of Slaves captured and forfeited to Her Majesty during the Quarter ended June 30, 1893.

Date of Discharge.	Number of Decree.	How disposed of.			Remarks.
		In Town.	Universities Mission, Zanzibar.	French Mission, Zanzibar.	
April 3, 893..	No. 4 of 1893	6	28	10	1 died before being disposed of.
„ 22, „ ..	„ 6 „	26	28	10	
May 4, „ ..	„ 8 „	29	9	4	
	Total ..	61	37	14	

(Signed)

RENNELL RODD,

Her Majesty's Acting Diplomatic Agent and Consul-General.

Zanzibar, June 30, 1893.

RETURNS of Slaves freed in Zanzibar Waters
through Her Majesty's Ships : 1892-93.

*Presented to both Houses of Parliament by Command
of Her Majesty. December 1893.*

LONDON :

PRINTED BY HARRISON AND SONS,

AFRICA. No. 6 (1893).

P A P E R

RESPECTING THE

TRAFFIC IN SLAVES IN ZANZIBAR.

*Presented to both Houses of Parliament by Command of Her Majesty.
August 1893.*

L O N D O N :

PRINTED FOR HER MAJESTY'S STATIONERY OFFICE
BY HARRISON AND SONS, ST. MARTIN'S LANE,
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[C.—7035.] *Price 1d.*

Paper respecting the Traffic in Slaves in Zanzibar.

Mr. Rodd to the Earl of Rosebery.—(Received July 10.)

My Lord,

Zanzibar, June 12, 1893.

THE inclosed letter from the "Daily News" has been sent me under a cover stamped with the name of the British and Foreign Anti-Slavery Society.

The position of the writer, who signs in his capacity as Secretary to the above-mentioned Society, is calculated to lend a certain authority to observations which convey a very erroneous impression as to what goes on in this part of the world.

In the first place, the writer finds it satisfactory to note that, in the case of the recent detention of a dhow under French colours off Zanzibar, "the provisions of the Brussels Act have been loyally maintained by France," but in so doing, he appears to have failed to appreciate that what was remarkable about this case was the signal instance it afforded of the failure of all such provisions as the Brussels Act affords, when not backed up by an active search at sea.

The writer then goes on to state, with a special insistence that he is not speaking at random, that the highest authorities maintain that for one slave set free at least twenty are "smuggled through," but he does not state where to. From these premises, he arrives at the amazing conclusion that an aggregate of from 40,000 to 50,000 slaves are annually "carried away captive from Zanzibar and the neighbouring ports."

One may here again be permitted to ask, "Where to?" and to add that the total population of this island has been estimated at some 200,000, a total which is probably a good deal above the mark.

Now, what is the real state of the case? A certain amount of petty Traffic in Slaves, no doubt, is secretly carried on between the Islands of Zanzibar and Pemba and the coast. On calm days they can be taken over by ones and twos in canoes from the mainland, and surreptitiously landed about the islands, but this small local traffic, which is rendered difficult by the vigilance exercised, and by the fact that raw slaves soon learn that they can have redress and justice here, does not involve any particular hardship beyond those engendered by the state of servitude generally, so little so, in fact, that of late a number of the impoverished natives from the interior have been voluntarily offering themselves as slaves at the coast, and it is evidently not this small local Traffic, or exchange of slaves, which the writer has in view in speaking of the thousands annually "carried away captive from Zanzibar."

The writer must, therefore, have had in mind the Arabs who come down from the Gulf of Oman and the Persian Gulf with a view to procuring slaves in Zanzibar.

If this be so, I would first point out that the northern dhows which come to trade in Zanzibar are only able to make one journey there in the year. They avail themselves of the north-east monsoon to run south with cargoes of dates, ghee, dried shark, &c., and return north in April, as soon as the south-west monsoon, which prevails for the other half of the year, sets in.

It is during April and part of May, when the wind enables them to return, and during this period only, that the attempt is made to run slaves to the Persian Gulf.

They arrive chiefly during the months of February and March. Taking the dhows of all sizes, small and great, which came south this year to Zanzibar from ports in the Red Sea, from Muskat and the Persian Gulf, the harbour Returns show fourteen for February and thirty-seven for March. These figures include dhows belonging to Indian merchants, which are, of course, under no suspicion of being concerned in Slave Trade, and all in fact that come down from the northern ports directly, whatever their port of first departure may have been. Beside the larger buggalows, these figures also include the smaller dhows, which are only capable of carrying a few passengers besides their crew.

The possibilities of removing wholesale shipments of slaves from Zanzibar are thus considerably narrowed. And even of the dhows which belong to Arabs from the Persian Gulf and the Gulf of Oman, it must not be assumed that all intend to incur the heavy risks involved in slave running, although there are probably few who would not do so if the opportunity offered without fear of detection; but the losses and penalties consequent on detection are so severe, that the majority of them now take trade cargoes north with them, and the number coming south is said to be annually decreasing.

A certain number, however, undoubtedly do try to secure consignments of slaves for Arabia.

In a place like Zanzibar, where all the owners of domestic slaves are also slave-dealers in sympathy, if not in fact, it is no difficult matter to purchase or kidnap children in a manner which will almost defy detection. Children are lured into houses in the native quarter, under pretext of carrying parcels for a small reward, and when once inside are made prisoners. In the intricate mazes of the native town, which covers a very large area, it is not difficult to conceal them; they are moved at night by ones and twos through dark streets into the country for embarkation, and the singular impassiveness and indifference of the native races makes the task of the kidnapper easy. Not a cry is raised by the children who are led away, and, were it raised, I doubt whether it would attract any attention.

The attempt is then made to get them on board the dhows, and this is accomplished in various manners, which it would take long to detail, in which every resource of craft and ingenuity is employed.

Should this be accomplished without detection, the dhows have still to run the gauntlet of Her Majesty's ships patrolling Zanzibar waters.

The children recently found by the boats of Her Majesty's ship "Philomel" in charge of five Arabs, on a small island some 1½ miles from Zanzibar, on the 22nd April, were detected largely owing to information supplied to the ships from the authorities on shore; and during the previous days some 250 houses in the native quarter, as well as in country districts, had been searched by the Sultan's troops in the hopes of finding their place of concealment. Three smaller groups of slaves, also destined for the north, had also been found on shore the previous week, owing to the loyal co-operation of the Sultan, and duly liberated; and that is my answer to the writer when he inquires, "What are the British authorities in Zanzibar doing?"

Zanzibar is not a British Colony, but only a Protectorate, and the British authorities there consist of Her Majesty's Agency and four British officers occupying the responsible posts of the Sultan's Government, who are laboriously endeavouring to train a native police and develop an Administration which will some day be strong enough to deal with the marauders I have referred to. With the limited resources which the island can at present dispose of, it is not possible to maintain a coastguard or a flotilla of small boats to watch all the bays and creeks of the two large islands, or to police effectively the country villages, and a considerable amount of illegal traffic would inevitably be carried on during the months of April and May were it not for the constant supervision exercised at sea.

Information is pretty generally obtainable as to what dhows are likely to attempt to run slaves, and the closest vigilance is exercised over their movements. Should any get away without detection we are almost certain to hear of it, and, from the information which I have received, it is my conviction that very few slaves have been removed from the island this season.

A certain number may have escaped our vigilance; but even so, I adhere to my opinion that very few slaves have been removed this year beyond those which have been recaptured and liberated, and all our information tends to show that those engaged in this traffic are bitterly complaining that their trade is made impossible.

It is, therefore, a matter for regret to find a writer who officially represents an influential body publishing a letter in the press, which, though written in all good faith, appears to me to indicate a culpable ignorance of a subject on which the public will assume him to be an authority, a letter which is seriously calculated to mislead and to convey to British officers an unmerited reproach.

I have, &c.
(Signed) RENNELL RODD.

Inclosure.

Extract from the "Daily News" of May 9, 1893.

SLAVES KIDNAPPED IN ZANZIBAR.

To the Editor of the "Daily News."

British and Foreign Anti-Slavery Society,

55, New Broad Street, London, May 9, 1893.

Sir,

FROM a private source I have heard some particulars of the capture of slaves made in Zanzibar Harbour by Her Majesty's ship "Philomel" on the 9th April, a short telegraphic notice of which has already appeared in the "Daily News." Owing to the vessel flying a French flag and the circumstances of her sailing appearing to be suspicious, application was made to the French Consulate, where ready assistance was obtained. On searching the vessel, which was destined for the Persian Gulf and owned by Arabs residing there, a hatchway was opened covering a small concealed chamber not many feet square. On doing this, a number of boys and girls, estimated at about fifty, immediately stretched out their hands and arms, and pleaded piteously for water, food, and air, as there was practically no ventilation. Presumably this close confinement was only intended to last till the ship was well out at sea, but even then, had the dhow not been captured, a large number must have succumbed to their terrible privations. Although it is very satisfactory to find that in this case the provisions of the Brussels Act have been loyally maintained by France, it is well to call attention to the fact that some of the highest authorities still maintain that where one slave is captured and set free at least twenty are smuggled through. As 200 slaves have been captured in one month, it is easy to calculate that something like 4,000 have been carried away captive from Zanzibar and neighbouring ports, or an aggregate of from 40,000 to 50,000 a-year. If to this is added the numbers killed in procuring the slaves, the sum total becomes incredibly large. In making this estimate I am not speaking at random, but from information received from authorities that cannot be questioned. It may well be asked, what are the British authorities at Zanzibar doing to allow this state of things; and when is the British Government going to carry out the suggestion made by Sir John Kirk in 1884, and urged by this Society upon every Foreign Secretary for many years past, for the abolition of the legal status of slavery? Nothing short of this can possibly stop these scandalous kidnappings, which are carried on in an island under the protection of the British flag.

I am, &c.

(Signed) CHARLES H. ALLEN, *Secretary.*

PAPER respecting Traffic in Slaves in Zanzibar.

*Presented to both Houses of Parliament by Com-
mand of Her Majesty. August 1893.*

LONDON:

PRINTED BY HARRISON AND SONS

